

TORONTO SATURDAY NIGHT.

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•THE FRONT PAGE•

OME years ago a likely young fellow, John P. McConnell by name, was employed on the staff of TORONTO SATURDAY NIGHT. McConnell became imbued with the Western spirit; eventually moved to Vancouver and there founded a paper, the B.C. Saturday Sunset. I am led to introduce Mr. McConnell and the B.C. Saturday Sunset at this time owing to the fact that on another page of this week's issue will be found an advertisement of the Natural Resources Security Company, Ltd., the same being a reprint of an article signed "Bruce" (John P. McConnell) which appeared in the Saturday Sunset on August 13.

In this article in The Sunset, which it is fair to presume was paid for by the Natural Resources Company, "Bruce" takes up the cudgels in favor of this land company and at the same time uses the butt-end on TORONTO SATURDAY NIGHT.

It is not usual for TORONTO SATURDAY NIGHT to publish the advertisements of propositions of this character, but in this instance we are making an exception in favor of the National Resources Company, and at the same time we will take occasion to set forth the other side of the case.

In February last the Natural Resources Security Company began advertising its Fort George proposition in the Toronto papers. The extravagant statements led the writer to communicate with the Grand Trunk Pacific officials with the idea of ascertaining, if possible, how much gold and how much dross the proposition contained.

The Fort George promotion literature contained an announcement that the Grand Trunk Pacific would "erect shops and other works" at Fort George.

I will now quote from the G.T.P. report at present on file in this office:

"There has never been an announcement made officially that the shops or other works would be erected at Fort George, and has not even yet been considered."

The Natural Resources Company announced: "Fort George on the proposed line between Edmonton and Vancouver, G. T. P. Ry."

There was just one thing the matter with this statement. Like the former one, it did not happen to be true. But I will again quote from the G.T.P. report of March 9:

"No definite conclusion has been reached as to whether the line from Fort George to Vancouver will be built."

"Bruce" in his article takes up much space endeavoring to prove that the Grand Trunk Pacific must erect its station, etc., on the property of the Natural Resources Company, and not upon its own land. According to "Bruce" the G.T.P. don't own any land, and never can own any land at Fort George because the Big Injus won't sell.

Obviously, therefore, the railway must eventually go around to the Fort George Townsite Company, hat in hand, in order to obtain sufficient real estate to rest this station upon.

However, there appears to be some little difference of opinion on this point. I will again resort to the report from the G.T.P.:

"The company's townsite which will be on the Indian Reserve at Fort George has not been subdivided, nor any undertaking to sell lots made, until a later date. These townships (Fort George) are, of course, all outside of the Indian Reserve and from one to two miles at least from the company's townsite and station, and it is difficult to figure how any lots in these townships can be of any considerable value, even for speculative purposes."

The Natural Resources Security Company appears to have had considerable trouble locating this much discussed station on its maps. I have before me one which indicates it in the centre of the Indian Reserve. This is apparently an early issue, sent forth previous to the decision to move it on to their own property. Another shows it almost immediately on the water-front on the land of the Fort George Townsite Company, and on still another map this station to-be is moved a few blocks further down the line, but still on the property of the Fort George Townsite Company. By the time this station is finally located it will unquestionably hold the sprinting record. However, it is so easy to move a station—on a map.

"Bruce" maintains that the G.T.P. station must be on the land of the Fort George Townsite Company. This being the case, how does it happen that the Natural Resources Security Company have on one of their maps located this station on the Indian Reserve? I would advise a conference between McConnell and President Hammond of the Natural Resources Security Company, in order that the promotion literature issued from these two sources might not conflict.

And finally, in view of the fact that the B.C. Saturday Sunset some months ago gave a certificate of character to the California-Alberta Oil Company, of unsavory memory, the defence of the Natural Resources Security Company's Fort George Townsite proposition in the columns of the same journal is not likely to prove over-convincing.

ONCE more the last great event of summer in this corner of Canada recurs in the shape of the Canadian National Exhibition. It is an event that has endeared itself to the man brought up in the province of Ontario, and its friends are to be found in all parts of this continent whether the scattered sons of this province have drifted. The magic processes by which this enterprise has grown in thirty-two years into the greatest annual fair on earth are not to be casually explained. Like Topsy the Exhibition until it was twenty years old "just grew." During that period of its development, Montreal, Buffalo and Detroit tried to repeat the experiment, but the result was failure. No doubt one reason why it has flourished so greatly is that it has been the part of the life blood of a city that has quadrupled in pop-

ulation and doubled many times in wealth since 1878. It has enjoyed strong municipal support untrammelled by direct municipal control in its management. It is at once a successful example of public ownership tempered by the independent administration of wise, unselfish and efficient business men. There was a time little more than a decade ago when the Exhibition, despite its immense growth in the range of its activities, seemed to be drifting into decay. It was then that a representative group of

the Stars and Stripes. Their first encounter with Canadian patriotism was at Port Dalhousie at the northern end of the Welland Canal. Here some patriot who loved the flag intensely and was too poor to buy and too proud to beg one, stole their Canadian ensign while the yacht was tied up in dock. They proceeded to Toronto flying the Stars and Stripes, with the excellent intention of buying a new Canadian flag in this city on Monday morning. As they ran up to their moorings at the Queen City Yacht Club, they for a second time encountered Canadian patriotism. Two young men in the Argonaut Rowing Clubhouse hard by made patriotic protest through a megaphone, which was not couched in the language of diplomacy. While the Buffalo visitors were ashore the same patriots swam over to the yacht, cut the American Flag to ribbons and ran it up to the masthead. Thus did patriotism inspire a resident of Port Dalhousie to theft and two residents of Toronto to an act of ruffianism and depredation. Verily, when patriotism works overtime it becomes a dangerous sentiment. Such incidents used to be frequent in lake cities on both sides of the frontier, but the sentiment that the good patriot is first of all a gentleman with some respect for the other fellow's flag has spread sufficiently to render such episodes extremely rare. The grueling the Toronto ruffians received at the hands of Mr. T. P. Galt, president of the Argonaut's Rowing Club, was a punishment

employee, Capt. Crawford has successfully pressed his demand on technical grounds. One would be interested to see what the average jury of ratepayers would do with such a claim.

At the same meeting the Council, so solicitous about legal expense in the Crawford affair, ordered an investigation by the county judge in the affairs of the Works Department. They did this on the request of the Mayor with no evidence and no charges before them. The only basis for such an investigation is a series of anonymous letters emanating, it is supposed, from a contractor whose record at the City Hall is not savory and who has received no contracts of recent years. Now, an investigation by the county judge is a matter, whatever the outcome, which entails a large legal expenditure. The fees of Judge Winchester alone will reach a tidy sum after he gets through with his examination of officials and accounts, and there is even less to go on than there was in the case of the ridiculous investigation of the conduct of the Board of the Canadian National Exhibition, closed a few months ago. That investigation was fortunate in that it proved something its instigators never intended to show, namely, that the Exhibition was one of the most cleanly and economically conducted enterprises on earth. The parks investigation of a few years ago revealed nothing important in the way of graft, and it is probable that the works enquiry will prove equally unsatisfactory. The truth is that while Toronto's affairs may not be in all respects conducted with energy and intelligence, that it is one of the most cleanly administered cities on earth. Venality only creeps in when certain aldermen see an opportunity to make votes with a faction, as in the pension to Capt. Crawford. But let these aldermen ask themselves this question: How can they expect their minor officials to remain forever "straight" when they see the spectacle of a professional lobbyist walking off with so cold-blooded a bit of "graft" as this pension.

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THE outcome of the dispute between the Toronto Railway Company and its employees is creditable to all parties concerned. The men were no doubt disappointed that they did not get more money. Even a half a dollar or so per week means a good deal to the man who has to live and support a family on \$600 per year. The men, however, were willing to accept less than they expected in consideration of certain arrangements whereby the hours of labor will be adjusted with a fuller regard for human convenience. The company, although at first inclined to take a mulish attitude, listened to reason, and at the same time did a very wise thing in insisting on the principle of "the open shop." In the final moments of the crisis Mr. O'Donoghue showed himself a man who had the general weal of the many at heart and refrained from any attempt to make a grand stand play as a demagogue. The manner in which he stood on his feet for two hours and held the rebellious spirits among the men in control

while he explained the exact position of affairs was admirable. Organized labor would be in a stronger position to-day if it had more such advisers as he and the Union officials who spoke in behalf of the compromise recommended. The outcome gives a much needed rehabilitation to the Lemieux Act under which the Board of Conciliation was selected. It simply demonstrated that the excellence of a measure depends upon the manner in which it is administered. In the case of Judge Barron, both sides enjoyed the services of a born conciliator. It was a case where the personal equation counted and without the personal equation in the carrying out of its provisions, the Lemieux Act is like many other measures, worthless.

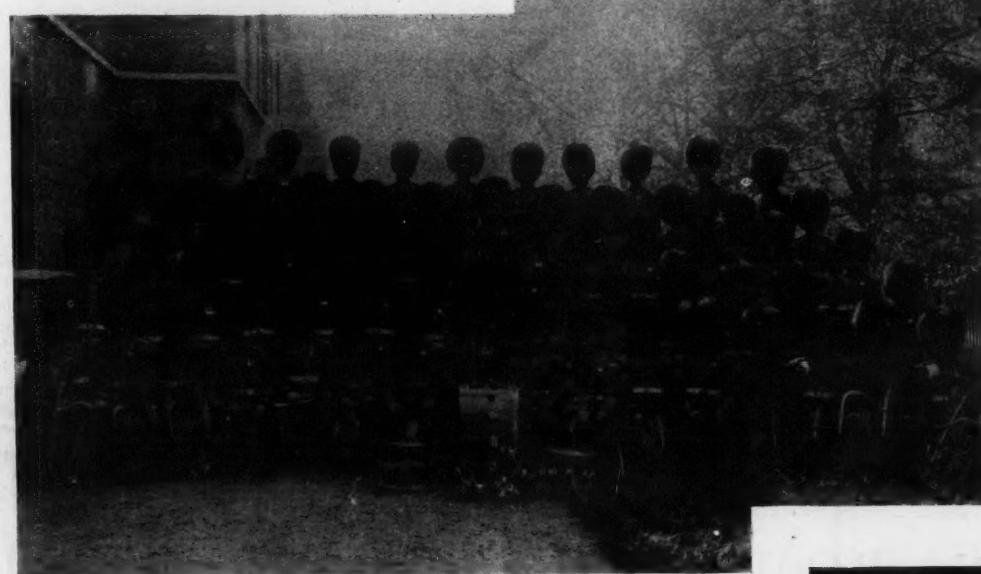
With regard to the employment of labor a street railway company stands in a somewhat more favorable position than the average industrial enterprises. The labor involved can hardly be described as skilled labor, although intelligence and good manners are required of the men running the cars. The forces of the company are largely recruited from a class of individuals who are unable to stand the strain of heavy manual labor, yet not sufficiently educated for office and warehouse duties. Apart from the matter of public convenience altogether the street railway company dovetails very well into the industrial life of the community, because it provides employment for a class of men that it would otherwise be difficult to place. For this reason, and by the operation of the laws of supply and demand, the men, although they must be neat and intelligent, do not command anything like the wages of those employed in skilled mechanical pursuits. Yet in the long run they are as well off, for with health and good conduct to aid him, the street railway employee never knows what it is to lack a day's work. It was probably the realization that their posts are considered desirable by the large class of untrained laborers in the community which induced the men to accept the small increase involved in the finding of the Conciliation Board.

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A TORONTO alderman was over in Rochester recently and met a physician there. The question of water supply came up. "Why, you don't have any trouble with your water over there, do you?" said the Rochester man. The alderman assured him that this was unfortunately the case. "Well, you shouldn't," declared the doctor. "You've got the best expert on water supply on this continent over there." "Whom do you mean?" asked the alderman. "Why, Dr. John Amyot, of course; you surely know him." The alderman was obliged to explain that Dr. Amyot was not an official of the city as the Rochester physician had supposed. Things in the city health department are just where they were twelve months ago, and the official statistics with regard to typhoid fever show that the percentage of cases is sixty per cent. higher than at this time last year. Let it be remembered also that



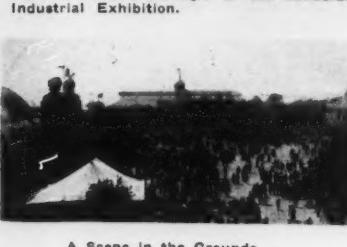
Mr. George Gooderham.

THE GRENADIER GUARDS BAND.
This is considered the best military band in England. The bandmaster, Lieut. Albert Williams, is a Doctor of Music, of Oxford, and also a member of the Victorian Order.

Looking towards the Horticultural Building.



General Baden-Powell.



A Scene in the Grounds.

The World's Greatest Annual Fair

Some of the Attractions at the Canadian National Industrial Exhibition Which Opens To-day.

Toronto's citizens put their shoulders to the wheel, and with the aid of a unanimous press, secured the funds from the ratepayers to make the Exhibition what it is to-day with permanent edifices to the value of two million dollars and an ever growing clientele not limited by coasts or frontiers. The great edifice we know as the Exhibition to-day is practically the creation of the past decade, though erected on solid foundations laid by men of the previous generation. It is like the Toronto General Hospital and the National Sanitarium Association, a monument that records the unselfish service of the leading business intelligences of the community.

WITHOUT taking so drastic a view as Dr. Samuel Johnson, who remarked that patriotism is the last refuge of a scoundrel, one must admit that patriotism, like the emotion of love, is subject to strange perversions. Such was the experience of a party of Buffalo yachtsmen who came to Toronto on a cruise on Sunday last. When they left Buffalo their craft flew the Canadian Flag and

ment severe, if not entirely sufficient, and no international complications are likely to arise.

CERTAIN members of the Toronto City Council appear to have very flexible convictions on the subject of legal expenditure. At its meeting of August 18th a majority of the Council, on the advice of Mayor Geary, decided to pay a life pension of about \$400 per annum to the distinguished municipal lobbyist, formerly of the local fire brigade, because to do otherwise would involve the city in "legal expense." The city maintains a law department at great cost, and it would appear that if ever there was a case for the courts to decide it was this shadowy claim of Capt. Crawford. It was based on an old accident that the gallant captain himself only remembered after he had obtained a job from the Ontario Government at \$125 per month. To have seriously made such a claim previously would have meant that his utility on the fire brigade would have been questioned and to have jeopardized his post. Now that he is a Government em-

last summer's typhoid occurrences were but a prelude to an outbreak of the disease that almost justified the use of the term epidemic. The city officials say everything is all right and that people do not need to worry about the water; but Dr. J. N. E. Brown, the progressive superintendent of the Toronto General Hospital, says emphatically, "Boil your drinking water." Dr. Brown well recalls the fact that early in the winter the large institution in his care was taxed practically to its uttermost capacity by the influx of typhoid patients. Is it not time that there was some serious attempt to grapple with this typhoid question in a large way? In an article written by Dr. Frederick L. Wachenheim, of Mt. Sinai Hospital, New York, for The Atlantic Monthly on present-day methods of investigating disease, he makes an incidental reference to typhoid. What the readers of the staid Atlantic Monthly can stand, those of SATURDAY NIGHT should not be too squeamish to consider. He laments the fact there is no means for animal experimentation with regard to what he terms "that blot on American civilization, typhoid fever;" and he continues, "No doubt our fearful long death-list from that filthy disease would diminish if we could infect some animal and obtain an anti-toxin. . . . Otherwise, our only recourse is the right kind of sanitation, which consists entirely in keeping human excretions out of our food and water." With frankness Dr. Wachenheim states the cause of typhoid and the only means of prevention. People are still so much inclined to treat a certain amount of typhoid as inevitable that plain speaking of this kind is necessary and salutary. If the community could be aroused to a realization of the filthiness of this disease, it would demand of the authorities some vigorous policy that would render infection from the water supply (if not from other sources) impossible.

SOME of the United States papers are making much of the fact that emigration returns show that out of 300,000 American farmers who concluded to leave their native land and settle in the Canadian West, 15,000 have returned to the Stars and Stripes. That there should be a refulgent wave is natural enough. Every country in the process of filling up its acres has gone through the same experience.

Out of every three hundred thousand natives of Ireland, England, Hungary, Germany and Italy who have pushed westward to the United States within the past quarter century, it would be quite safe to calculate that 15,000 eventually returned to their native lands. The stern realities of life in a new country are not such as appeal to all. The man of muscle, endurance, brains and determination stays with the game, while the weakling turns tail. It has always been the case and always will be.

In an army campaign there are always those—usually among the most enthusiastic to enlist—who, when privations, hard work and rough life are really encountered, would turn tail if the means were but provided. They are the men who pine for soft beds, comfortable meals and all that normal civilization gives her sons. But they are not the men for the campaign. More often than not they sicken and die, and the burdens which they should bear fall of necessity on stronger and more competent shoulders. So it is with the immigrant, for the battle against natural conditions is no child's play even in this Canada of ours.

A recent number of the San Francisco Argonaut, in discussing this subject, remarked:

"There is a refulgent wave, but it is a shallow one, the great majority of the Americans staying where they chose to start life anew as British subjects. Why they have done this, how much it is all due to the locking up of our natural resources by the Roosevelt-Pinchot conservation

Lord Strathcona's Imperial Choir Medal.



Dr. Charles Harriss, of Ottawa, says The Canadian Gazette, has organized an Imperial choir of 4,000 voices, recruited from over 40 choral societies, for his annual Empire Day concert. The Imperial Choir consists of 1,200 sopranos, 1,000 contraltos, 800 tenors, and 1,000 basses. In association with Dr. Harriss, and responsible for each contingent, are some of the leading choral conductors of this country. To every chorister Lord Strathcona will donate a silver medal, of which the design is depicted above.

policy, need not be considered here. That phase of the matter merits discussion by itself.

"Certain American newspapers take what comfort they can find in the theory that the more Americans in Canada the better for the cause of annexation to the United States. But this seems to be a wish or a bit of optimistic persiflage rather than a deduction from known facts. A recent magazine writer, Mr. Ernest Cawcroft, who has gone over the ground, first as an annexationist, finds that the Americans are not interested in annexation politics if there is any, and are careful not to risk their new political standing by conspiring with it. These men have good farms, which have practically cost them nothing; a satisfactory market for their crops; security for their persons and property; honest courts and the rights of self-government. However distasteful the fact may be to believers in the manifest destiny, as defined on this side of the northern border, the fact remains that the American settlers are so content with these possessions that they do not particularly care which flag of the English-speaking nations waves over them."

Dealing with the question of nation building here in Canada, The Argonaut says:

"Nevertheless the impending revolution in Canada, the peaceful and inevitable change from a dependency to a nation, may be greatly aided by these Americans. Their sympathies are naturally with it. They doubtless look for some part to play in the drama which is so surely and steadily unfolding. Already Canada has most of the attributes of a free State, in the broadest meaning of the term. The power to coin money, which is 'the primary expression of domestic sovereignty,' was long ago acquired. The right to negotiate directly with foreign powers is more recent and quite as significant. Canada now makes preferential trade treaties with nations in rivalry with Great Britain, as in the agreement with France in 1907. England does not like this policy, but she can not interfere. Canadian national consciousness, affronted by a treaty concluded between the United States and Great Britain, affecting waterways in which Canada is concerned, showed itself in parliamentary reproof of the mother country

in which the Dominion Premier and the leader of the Opposition coincided. It is a national humiliation," said Mr. Laurier, "for Canada to be bound by a treaty the terms of which were unknown prior to the day of its ratification by the King of England." Since then Canada has created a Department of External Affairs and does her own negotiating. Only a step beyond lies the right to commission and receive envoys. Indeed, an envoy was welcomed in the person of Elihu Root, when, as Secretary of State, he went to Ottawa to conclude a negotiation.

"In a naval and military way everything done since the Boer War, when Canadian regiments, for the last time, were put under the command of English generals, has been along the lines of nationality. During the German scare Canada, by parliamentary resolution, stipulated that ships pledged to the defence of the Empire should be left in Canadian hands. The Dominion has control of Esquimalt and of the defences and the garrison at Halifax. There is, afloat, the nucleus of a Canadian navy. A colonial army is forming, to which the land defence of the country will, if the policy of Mr. Laurier is carried out, be fully committed.

"What is there left of British jurisdiction? The British flag, which flies side by side with the Canadian ensign, and a governor-general who has no power. That is all there is which differentiates Canada from an independence. The difference may be wiped out at any time, without war, probably without British protest, by a parliamentary resolution. A score of things may happen, including a British war in which Canada had no interest, to cut the slender tie with the mother country. When the hour comes, there can be no doubt where the expatriated Americans will stand; and in waiting for it, the question of annexation is the least likely of all questions to divert them from a purpose which, unlike a campaign for union with the United States, could be achieved without domestic discord and by the gentle processes of evolution."

THOUGH red tape contributed to the escape of the pseudo-insane murderers Moir and Haggart from Hamilton Insane Asylum, it is difficult for the non-partisan observer to see how "the trail leads to Queen's Park" as the Globe states. It would appear, however, that the subordinate officials of the Ontario Government have been taking all the advantage that they could of the red tape idea. The facts appear to be that the Chief of Police of London, Ont., learned that Moir was plotting to escape, and immediately sent word to Dr. English, of Hamilton Asylum, who, it may be added, was amply aware of the fact that Moir was not insane and had been contemplating such action for two years. Dr. English appears to have contented himself with informing the authorities at Toronto, and to have imagined that his responsibility ended there. At any rate Moir escaped on schedule time and took with him his friend Haggart, who had endeared himself to him from the fact that he, too, had shed blood. It is probable that the officials of the Provincial Secretary's Department, Hon. Mr. Hanna or Col. Matheson, who is acting as Provincial Secretary in his absence, if he had cognizance of the communication, assumed that Dr. English was taking all precautions. In fact it would appear to have been a work of supererogation to have written to Dr. English suggesting that he keep his eyes open. Sixteen years ago a serious break occurred in the water supply of Toronto while the then Mayor was in England. That gentleman on learning of the accident forty-eight hours after its occurrence, promptly sat down and penned the immortal cable message, "Act promptly." This is about all that the Department could have said to Dr. English, and this sententious advice was not proffered.

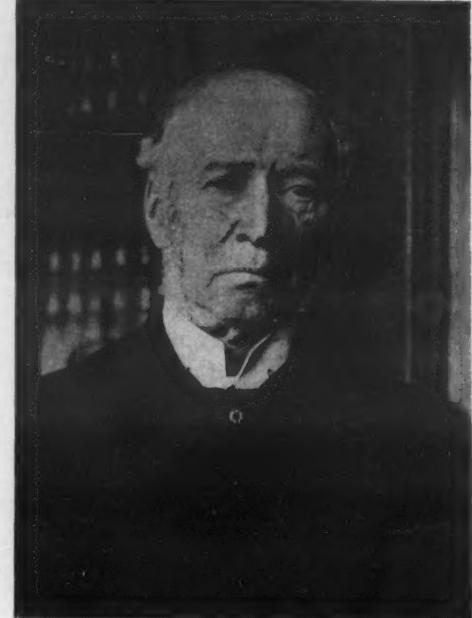
farmer dropped out of his wagon on the street, accompanied by a large whiskey bottle. Now, the maddening thing about this story is that she doesn't say if there was any whiskey in the bottle. And, if there was, whether it was spilled. We are left to conjecture that the latter was the case, hence the cry of pain from the man.

Then the missionary gives the usual "finally Brethren" in a crisp sentence such as you may hear from the pulpit in every sermon "But our duty as citizens is plain." Well, I don't live in Toronto, so I will leave it to the citizens of the city of churches to solve the problem as to what their duty is in connection with this particular case.

I would just like to ask the city missionary what she did to help these poor, miserable sinners who had taken too much of the "crater." Did she stop and ask the "children with frightened faces" who the woman was and where she lived? Did she then go and find a "Bobble" and see that she was taken care of, and that the children were comforted?

When she saw this young man with the wobbly legs going into that hole of iniquity did she promptly follow and bring him out, engage him in pleasant chat and coax him to his home or lodgings?

I much fear she did not do these things, for we shortly



Photograph, Underwood & Underwood, New York.
SIR ALBERT DE RUTZEN,
The Judge at Bow Street, London, who will try Dr. Crippen for the murder of his wife, Belle Elmore.

find her enjoying the siesta from which the inconsiderate farmer with his bottle so rudely aroused her.

Did she go out and pick this man up, set him in his wagon again and say some consoling things over the loss he had suffered?

Now, an ordinary bluff, good-hearted sinner would have done these things—but a city missionary! why it wouldn't look just right—with all her good clothes on, too—would it? Some of her respectable friends might see her, you know! Still, one can't help thinking that the Master whom the missionary professes to serve would have "lent a hand."

OBSERVER.

Crops in the West.

To the Editor Saturday Night.

Dear Sir—I have just noticed in the issue of "Saturday Night" dated August 6th, at the head of your financial column on page 20, a reference to the supposed unfavorable agricultural conditions in the northern part of the three western provinces. I think it is important that this statement has been made without full information on the subject.

So far as the Province of Alberta is concerned, I am in a position to state that agricultural conditions throughout at least the central and northern part of the province are particularly favorable. Our farmers are optimistic; and even in the old, well-settled districts where it was supposed that the limit of cultivation had almost been reached, farmers have encouraged to make an extra effort to break up more land, and it is estimated that in the older districts closely surrounding Edmonton that more breaking has been done this year than in five years previously. The consequence of the favorable conditions, farm lands are advancing in value, and there is a general feeling of confidence and optimism among the farmers, as well as among business men and investors.

The Edmonton Board of Trade has been at considerable pains to gather reliable information as to the exact conditions prevailing throughout the great territory for which Edmonton is the commercial and industrial centre. The territory referred to consists principally of the partially timbered, mixed farming country lying along the Saskatchewan valley, extending one hundred miles or so south of the river, and an indefinite distance to the north, and may be said to include about two-thirds of the area of the three provinces. While there is, of course, some variation in the different localities in this great territory, there is no question that, with the exception of exceedingly limited areas, agricultural conditions are particularly favorable.

Though our summer rains were somewhat late in starting, the favorable outcome of the crop was never in serious doubt; and now with the harvest in full swing there is no question that the result of the crop will be entirely satisfactory. While in spots the crop is somewhat on the light side, in no place is there anything approaching a failure; and on the other hand, in many districts there are some of the finest crops that have ever been seen. Winter wheat, in particular, which is now an important factor, is almost uniformly exceptionally good. Other crops range from fair to good. Taken as a whole the crop will be at least a good fair average.

Other conditions are entirely satisfactory to our farmers. Cattle raising and dairying are features on practically every farm, and conditions in these branches could hardly be better. Pasture is rich and luxuriant, and though our hay crop is somewhat lighter than our usual high average, every farmer has ample for his needs, and there will be considerable for sale at high prices for shipment.

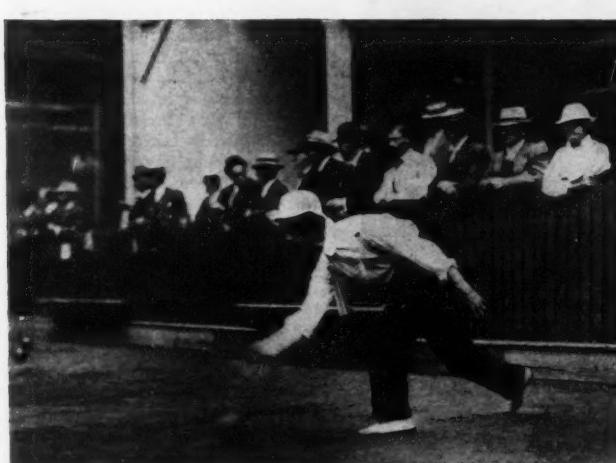
In view of the somewhat widespread feeling of anxiety and uncertainty as to the western crop, and the concerted effort that has been made in neighboring States to discredit Western Canada at the present time, it is considered of a good deal of importance that there should be no misunderstanding as to the fact that, in at least a large portion of the Canadian West, conditions are entirely satisfactory.

Yours truly,

F. T. FISHER,
Secretary Edmonton Board of Trade.

I call a man who wears a sabre a hero, and I'm quite right in so doing. And if you only wore a busby, I should call you a great hero. The least one can decently do is to bestow a little flattery on the people one sends out to get shot. One couldn't possibly pay them for their services at a cheaper rate.—Anatole France.

THE DOMINION BOWLING TOURNAMENT



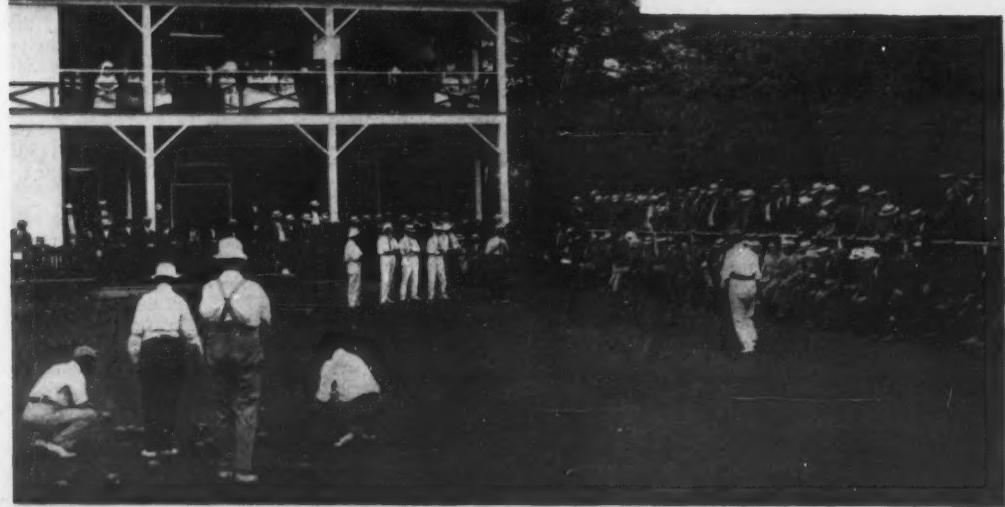
THE WINNING SKIP.

Dr. Burns just delivering a bowl. He is skip of the Parkdale Rink, which won the Walker Trophy.



THE VICTORIOUS PARKDALE RINK.

This rink won the Walker Trophy. From left to right their names are: R. M. Tuthill, T. H. Kelk, L. Beckerstaff, and Dr. Burns, skip.



A VIEW OF THE GROUNDS AND GALLERY.

The picture gives a general view during one of the final ends of the contest for the Walker Trophy being played to the right. To the left is A. Allison's rink, of St. Matthews, winners of the Ontario Trophy.

Everybody appears to have been waiting for the other fellow to act. The real complaint against the Minister responsible appears to lie in the fact that he did not arm himself to the teeth and go up and patrol the asylum grounds. Since his subordinates lack intuition and initiative this course might have been effective.

The Colonel

The City Missionary.

To the Editor Saturday Night.

Sir—An article appeared in your issue of Aug. 20th, under the heading of "Toronto Drunks," setting forth the experiences of a certain city missionary during a walk through the streets of the city. Said missionary was horrified at the sight of a woman—"respectably dressed," lying in drunken sleep on the steps of a dwelling while a group of children stood about with frightened faces. The missionary at least thought they were frightened, but my knowledge of such cases leads me to believe they were curious, as children always do collect around a drunken person, just to see what the drunk will do. Next, this missionary discovers a dissolute young man walking on uncertain legs into a "dark passage" through a door labelled "Licensed to sell liquor." Strange things do happen in Toronto, surely. Still, come to think of it, I have seen something like that happen in two or three other places in my time.

Again this missionary (who was surely seeing things) was awakened from a siesta, into which she had dropped after a generous dinner, by hearing a cry of pain, and discovers a

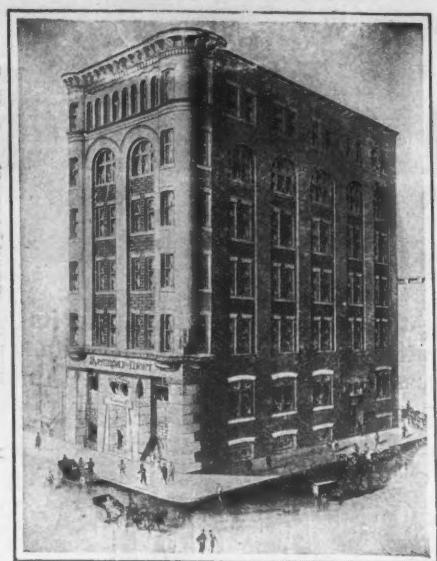
farmer dropped out of his wagon on the street, accompanied by a large whiskey bottle. Now, the maddening thing about this story is that she doesn't say if there was any whiskey in the bottle. And, if there was, whether it was spilled. We are left to conjecture that the latter was the case, hence the cry of pain from the man.

Then the missionary gives the usual "finally Brethren" in a crisp sentence such as you may hear from the pulpit in every sermon "But our duty as citizens is plain." Well, I don't live in Toronto, so I will leave it to the citizens of the city of churches to solve the problem as to what their duty is in connection with this particular case.

I would just like to ask the city missionary what she did to help these poor, miserable sinners who had taken too much of the "crater." Did she stop and ask the "children with frightened faces" who the woman was and where she lived? Did she then go and find a "Bobble" and see that she was taken care of, and that the children were comforted?

When she saw this young man with the wobbly legs going into that hole of iniquity did she promptly follow and bring him out, engage him in pleasant chat and coax him to his home or lodgings?

I much fear she did not do these things, for we shortly



TORONTO SATURDAY NIGHT.

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FREDERICK PAUL, Editor.

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Manuscripts will positively not be returned unless accompanied by full postage for that purpose.

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!?. POINTS ABOUT PEOPLE. !?

Particular About His Surname.

MANY residents of Western Canada will recognize the portrait of Sir Genille Cave-Brown-Cave which accompanies this note and which appeared recently in an English publication. In the Motherland, where he has resided of recent years, he is known as "The Cowboy Baronet." His favorite home amusement is throwing the lariat, a sport which he learned during the ten years or more that he spent in the Canadian and American West. He is also the hero of George Ham's favorite story. Every old friend of George has heard it several times. According to the veracious anecdote, the future baronet



Sir Genille Cave-Brown-Cave.

while in Canada was very particular that his surname should be uttered in full on all occasions. He happened to be in the dining room of a Winnipeg hotel one day, and when the waiter approached him with the query, "What will you order, Mr. Cave?" he replied with great asperity, "Kindly address me as Mr. Cave-Brown-Cave!" A wag named Holmes was sitting at an adjacent table, and when the waiter approached him with the query, "What will you order, Mr. Holmes?" he responded, imitating the future baronet's tones; "Kindly address me as Mr. Home-Sweet-Holmes!"

Two Reverend Song Writers.

A LLUSION was made in a Quebec journal recently to a patriotic song, "Canada," written and composed fifty years ago by two Toronto clergymen. The song, though meritorious, died a natural death. Rev. W. S. Darling, author of the words, was for many years assistant minister of the Church of the Holy Trinity, Toronto. He contributed a good deal in both prose and verse to a number of Canadian and British publications. Among his more ambitious works may be mentioned, "Sketches of Canadian Life, Lay and Ecclesiastical, illustrative of Canada and the Canadian Church, by a Presbyter of the Diocese of Toronto." This work of 310 pages was published in London in 1849. "The Emigrants," a tale in verse, reprinted from the British American Magazine, appeared in book form in 1863. Mr. Darling also wrote "Papers on the Unpopularity of Religious Truth," and "Papers on Music as Applied to the Service of the Church." Rev. Dr. John McCaul, who wrote the music of the song, was born in Dublin in the early part of the last century. At Trinity College, where he graduated, he

obtained the highest honors in his class, and subsequently served as classical tutor and examiner. In November, 1838, he was appointed, by the late Archbishop of Canterbury, to be principal of Upper Canada College, Toronto, and entered upon his duties in the following year. In 1842 he became vice-president, and professor of classics, logic, rhetoric and belles-lettres, in King's College in the same city. In 1853 he was elected president of the then new University College, and appointed to the vice-chancellorship of the University. Besides being a distinguished classical scholar, Dr. McCaul was, during its existence, editor of a literary monthly periodical published under the name of "The Maple Leaf," which he conducted with much ability. In addition to writing the music for Mr. Darling's patriotic song, he was also the composer of several anthems and other pieces of vocal music. In 1863 he was elected president of the Canadian Institute. In the same year he published in Toronto and London, an octavo volume of 338 pages, entitled "Britanno-Roman Inscriptions, with Critical Notes." For the erudition and research displayed in the preparation of this work, he received the warmest praise from the critics. "Notes and Queries" said of it that it would prove very acceptable to students of British archaeology, who would recognize in it that spirit which should animate all similar researches; namely not an endeavor to prove who is right or who is wrong in the interpretation of these monuments, but to ascertain who is really the truth. The Saturday Review says that Dr. McCaul is evidently a better scholar than most of the antiquaries who have taken to his special branch, and brings a much more thorough knowledge of contemporary literature to bear upon the subject. Dr. McCaul also published a series of notes in the Canadian Journal, from 1858 to 1862, inclusive, on Latin inscriptions found in Britain, but did not by any means confine himself to antiquarian researches and work, having written much on "The Metres of the Greek Tragedies," "The Metres of the Odes of Horace," and other important classical topics.

Dr. Pyne and British Teachers.

HON. R. A. PYNE, M.D., the Minister of Education, has, with the aid of loyal and efficient lieutenants, made his department one of the most efficient in Canada. When in London, Eng., a few weeks ago he was interviewed by the publication, Canada, he had to face a rather ticklish question, namely, the opportunities for the British teacher in this country. It will be seen that he faced the question diplomatically. In reply to questions as to the demand for school teachers in Ontario and the opportunities for qualified British teachers, says Canada, Dr. Pyne said: "It is our policy to supply the public schools of Ontario with teachers who have obtained qualifying certificates in the normal schools of our own Province, but laterly, owing to the expansion of Western Canada and the larger salaries frequently offered by the educational authorities in the Provinces of Alberta and Saskatchewan, for instance, the demand has been greater than the supply, especially for men, and especially in the rural schools. It is natural that our difficulties are less in the larger towns, where the social environment offers greater attractions to many and the salaries paid are higher. As regards employment of immigrating teachers, our school trustees who need a teacher and are unable to obtain one suitable after advertising in our local papers, are empowered to employ, temporarily, a teacher born outside the Province. I say temporarily," added Dr. Pyne, "because should our own normal schools turn out a sufficient number of qualified persons, we would install them in place of those taken in from outside." Here Dr. Pyne expressed a strong opinion that there was in Western Canada a splendid opportunity for many British school teachers, with better prospects for the great majority than they would be likely to find in their native land, where the expansion of population must be infinitesimal in the future as compared with that of Canada. Of course, at the present time there were opportunities in Ontario, and applications could be made through the school inspectors of his Department at Toronto, and other centres of the Province."

No Spirit Letters.

THE late Honorable A. G. Blair, when Attorney General of New Brunswick used to tell of the following cross-examination of a witness by a N.B. lawyer:

"Did you know A.B.?"
"I did."
"Did you ever see him write?"
"Yes."
"When did he die?"
"In 1884."
"Have you seen him write since?"

The Longboat Craze Recalled.

THE popularity of Fred Cameron, the youth from Nova Scotia, who won the Boston Marathon a few months ago, bids fair to equal that of Tom Longboat at the height of his career. Last winter, no one had heard of Cameron, but in April he jumped into the lime-light, and it looks as though he will stay there. Already the Eastern papers have started to publish stories about him, and it will not be surprising if he soon possesses a band of voluntary press agents who would make a comic opera star green with envy. It is to be hoped that Cameron will surely his friends with more material than did the Indian. When the Longboat craze was turning half the youths of the country into amateur runners, a large paper in Eastern Canada was demanding half a page of daily anecdotes about him. As the laconic Indian had never said or done anything worth while in his life, except run, several young men in Toronto undertook to invent incidents for his uneventful career. The Indian was quite willing and soon learned some wonderful things about himself. He discovered that the knowledge of his ability to run came to him suddenly as a revelation; he heard of things said as a boy which were remarkable for their nobility, and also of other utterances which proved that a man of few words may be credited with making epigrams. These attracted considerable attention in the sporting world, and a few months later, one of the inventors was travelling in the Western States, where he met a man who looked upon Longboat as the great Canadian. He talked of the red man's races and then started to tell stories of the Indian's life, which he had read in a New York paper. To the surprise of the Toronto man, he found that they were the anecdotes invented for cir-



THE POLICE GAMES.

J. H. Gillis, of Vancouver, the famous police athlete, second in the competition for the all-round championship of America, who won the championship at the Police Games.

culation in Eastern Canada. That is the way heroes are created.

Now that Longboat has ceased to be a national idol, people speak their minds about him, and even publish uncomplimentary stories. One of the brightest things written about him, has never yet been printed. It was from the pen of a local newspaper-man and appeared at a time when it was almost prophetic. He credited it to the Indian poet-laureate, Al-fredas-tin:

Bra inlessde bauc hedhisonlyd ream—
Ahe avenof whis keyk eggs,
Hesju stadru nkenin dian,
Withago opda iro flegs.

Julia Marlowe and Shakespeare.

LIFE, New York's brilliant weekly publication, paid the following tribute to Miss Julia Marlowe on the occasion of her fortieth birthday, which occurred on August 17.

Miss Marlowe was born in Cumbelandsire, England, but came to this country at the early age of five, her family living in Cincinnati. She was christened Sarah Frances Frost, and later took the name of Frances Brough. She began her career with a juvenile opera company and then took a child's part in "Rip Van Winkle." This preliminary adolescent career was suc-

ceeded by three years of hard study in New York preparing for her life work. She made her metropolitan debut as Parthenia in "Ingomar." Her career since then is too well known to bear repeating. Shakespeare certainly owes her much, because she has assisted so admirably in keeping his name before the theatre-going public.

"Miss Marlowe, you have inimitable graces of mind and person and a high conception of your art. We are pleased to acknowledge your gifts and your perseverance and endurance in perfecting them so conscientiously.

"Long may you give us such exalted pleasure!"

Canadian Art in Liverpool.

THE Walker Art Gallery, Liverpool, was recently the scene of an exhibition of Canadian paintings, under the direction of Mr. Edmond Dyonnet, the Montreal artist. The display was a notable one in many ways, and attracted a great deal of attention and favorable notice. In all there were shown 113 paintings and five pieces of statuary. The exhibition was opened by the Hon. Sydney Fisher, Dominion Minister of Agriculture. The President of the Royal Canadian Academy, Mr. William Brymner, of Montreal, sent "A Blackfoot Indian," "October in Canada," and "Under the Apple Tree" (water color). Mr. F. S. Chaloner, R.C.A., of Conestogo, was represented by not only the head study which he entitled, "The Miniature," but also "Indians Spearing Fish by Torchlight," and "Girl with Rabbits." Mr. E. Wyly Grier, R.C.A., of Toronto, had "The Dreamer" and "A Girl in Red," besides the portrait of Mrs. Agar Adamson; and

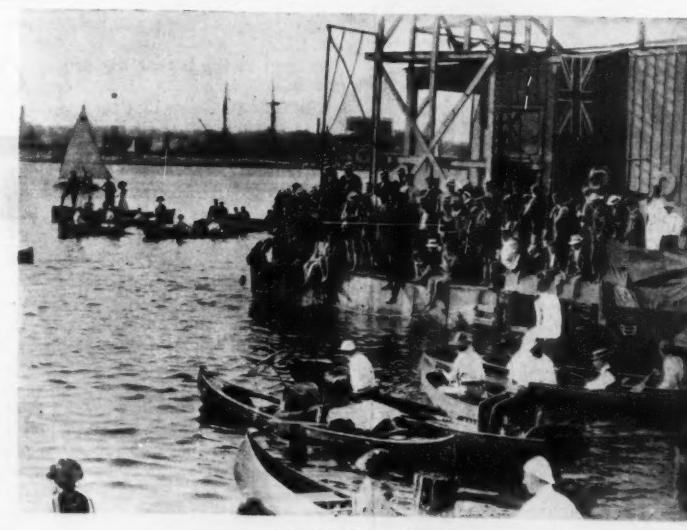
Mr. Robert Harris, C.M.G., R.C.A., of Montreal, "Lost in the Forest" and a portrait of his wife, in addition to that of Her Excellency the Countess of Minto. "Queen of Night" was exhibited by Mr. F. McG. Knowles, R.C.A., of Toronto, as well as "La Grande Riviere (Beaupre, Quebec)." Mr. George A. Reid, R.C.A., of Toronto, the painter of "The Iris," had also "A Canadian Girl" and "The Homeseekers" (pastel). Mr. Homer Watson, R.C.A., of Doon, exhibited the "Smugglers' Cave" and the following: "Pioneer Crossing a River at Evening," "Lone Cattle Shed," and "The Dry Creek." Two of the pictures were by Associates—Mr. Harry Britton, of Toronto (painter of "St. Paul's in Winter") in addition to "The Drinking Place" and Mr. William Smith, of St. Thomas (represented by a water-color entitled "Restless Sea," as well as "Squally Weather"). Miss Helen G. McNicoll, of Montreal, had "In the Farmyard" as a companion picture to "In a Surrey Orchard."



E. DYONNET, R.C.A.

Life in itself is a catastrophe. It is a constant catastrophe, in fact, since it can only manifest itself in an unstable environment, and since the essential condition of its existence is the instability of the forces which produce it.—Anatole France.

THE CANADIAN SWIMMING CHAMPIONSHIP



PART OF THE CROWD.
The turn-out of spectators was not large, but it made up in interest and enthusiasm for what it lacked in numbers. The picture shows part of the crowd and some of the contestants on the platform in front of the club-house. To the left is a picture of Zimmerman diving.



START OF THE MILE.
This race was won by L. B. Goodwin, N.Y.A.C., who is seen in front to the left. He got a good lead at the start and held it throughout.

Potter
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A BARBER is by nature and inclination a sport. He can tell you at what exact hour the ball game of the day is to begin, and can foretell its issue without losing a stroke of the razor, and can explain the points of inferiority of all the players as compared with better men that he has personally seen elsewhere, and with the nicely of a professional. He can do all this and then stuff the customer's mouth with a soap brush and leave him while he goes to the other end of the shop to make a side-bet with one of the other barbers on the outcome of the Autumn Handicap. In the barber shops they know the result of the Jeffries-Johnson prize fight long before it happened. It is on information of this kind that they make their living. The performance of shaving is only incidental to it. Their real vocation in life is imparting information. To the barber the outside world is made up of customers, who are to be thrown into chairs, strapped, manacled, gagged with soap and then given such necessary information on

Men who have shaved me

By STEPHEN LEACOCK, Ph.D.

well boiled customer only needs the addition of a few vegetables on the side to present an extremely appetising appearance.

During the process of the shave, it is customary for the barber to apply the particular kind of mental torture known as the third degree. This is done by terrorizing the patient as to the very evident and proximate loss of all his hair and whiskers which the barber is enabled by his experience to foretell. "Your hair," he says, very sadly and sympathetically, "is all falling out, better let me give you a shampoo?" "No." "Let me singe your hair to close up the follicles?" "No." "Let me plug up the ends of your hair with sealing wax; it's the only thing that will save it for you?" "No." "Let me rub an egg on your scalp?" "No." "Let me squirt a lemon on your eyebrows?" "No."

The barber sees that he is dealing with a man of determination, and he warms to his task. He bends low and whispers into the prostrate ear: "You have a good many grey hairs coming in, better let me give you an application of Hairocene, only cost you half a dollar?" "No." "Your face," he whispers again with a soft caressing voice, "is all covered with wrinkles, better let me rub some of this Rejuvenator into the face?"

This process is continued until one of two things happens; either the customer is obdurate and staggers to his feet at last and gropes his way out of the shop with the knowledge that he is a wrinkled, prematurely senile man, whose wicked life is stamped upon his face, and whose unstoped hair-ends failing follicles menace him with the certainty of complete baldness within twenty-four hours, or else, as in nearly all instances, he succumbs. In the latter case, immediately on his saying "Yes," there is a shout of exaltation from the barber, a roar of steaming water and within a moment two barbers have grabbed him by the feet and thrown him under the tap and, in spite of his struggles, are giving him the hydromagnetic treatment. When he emerges from their hands, he steps out of the shop looking as if he had been varnished. But even the application of the hydromagnetic and the rejuvenator do not by any means exhaust the resources of the up-to-date barber. He prefers to perform on the customer a whole variety of subsidiary services not directly connected with shaving, but carried on during the process of the shave.



The Tonsorial Army at Work.

the athletic events of the moment as will carry them through the business hours of the day without open disgrace.

As soon as the barber has properly filled up the customer with information of this sort, he rapidly removes his whiskers as sign that the man is now fit to talk to, and lets him out of the chair.

The public has grown to understand the situation. Every reasonable business man is willing to sit and wait half an hour for a shave which he could give himself in three minutes, because he knows that if he goes down town without understanding exactly why Chicago lost two games straight he will appear an ignoramus.

At times, of course, the barber prefers to test his customer with a question or two. He gets him pinned in the chair, with his head well back, covers the customer's face with soap, and then planting his knee on his chest and holding his hand firmly across the customer's mouth, to prevent all utterances and to force him to swallow the soap, he asks: "Well, what do you think of the Detroit-St. Louis games yesterday?" This is not really meant for a question at all. It is only equivalent to saying, "Now, you poor fool, I'll bet you don't know anything about the great events of your country at all." There is a gurgle in the customer's throat as if he were trying to answer, and his eyes are seen to move sideways, but the barber merely thrusts the soap brush into each eye and if any motion still persists, he breathes gin and peppermint over the face, until all signs of life are extinct. Then he talks the game over in detail with the barber at the next chair, each leaning across an inanimate thing extended under steaming towels that was once a man.

To know all these things barbers have to be highly educated. It is true that some of the greatest barbers that have ever lived have begun as uneducated, illiterate men, and of sheer energy and indomitable industry have forced their way to the front, but these are exceptions. To succeed nowadays it is practically necessary to be a college graduate. As the courses at Harvard and Yale have been found too superficial, there are now established regular barbers' colleges where a bright young man can learn as much in three weeks as he would be likely to know after three years at Harvard. The courses at these colleges cover such things as: 1—Physiology, including hair and its destruction, the origin and growth of whiskers, soap in its relation to eyesight; 2—chemistry, including lectures on Florida water and how to make it out of sardine oil; 3—practical anatomy, including the scalp and how to lift it, the ears and how to remove them, and also the major course for advanced students, the veins of the face and how to open and close them at will by the use of alum.

The education of the customer is, as I have said, the chief part of the barber's vocation, but it must be remembered that the incidental function of removing his whiskers in order to mark him as a well informed man is also of importance and demands long practice and great natural aptitude. In the barber shops of modern cities shaving has been brought to a high degree of perfection. A good barber is not content to remove the whiskers of his client directly and immediately, he prefers to cook him first. He does this by immersing the head in hot water and covering the victim's face with steaming towels until he has him boiled to a nice pink. From time to time the barber removes the towels and looks at the face to see if it is yet boiled pink enough for his satisfaction. If it is not, he replaces the towels again and jams them down firmly with his hand until the cooking is finished. The final result, however, amply justifies this trouble, and the

The gentleman was distinguished for ignorance; for he had only one idea, and that was wrong.—Disraeli.



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THE LATE PRESIDENT OF CHILI.

President Pedro Montt, of Chili, who died at sea of heart disease. It is thought that his end was hastened by the attempt to kill Mayor Gaynor, of which he was a witness.

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LONDON LETTER

GUERNSEY, CHANNEL ISLANDS, AUG. 10, 1910.

THIS London letter is not written from London or about London. It is sent from the Channel Islands. Naturally and obviously, after reading the above sentence, your mind turns to Ireland, for we must admit there is more than a suggestion of a bull involved therein.

When you were small and learned out of your "geography" that the Channel Islands were "Jersey, Guernsey, Alderney and Sark," it conveyed nothing to your limited mind. The islands were small patches on the channel, somewhere south of England; you had heard of the cattle therefrom, and you, in later life, knew that Mrs. Langtry was the "Jersey Lily." But that was about the sum total of your knowledge.

Now, whenever the name is mentioned, there will flash a series of pictures before your longing eyes of the August sun blazing on a sea so blue that nothing can rival it except the sky; of gardens flaming with scarlet, glowing with white and gold; of geraniums that grow to shrubs, and stand against an old grey wall over which they foam in a pink torrent; of gorgeous fuchsias running to the roof of the low thatched cottages; of fishermen in blue jerseys; of small sunburnt children whose eyes shine as blue as the sea under sun-bleached hair; of masses of grey and white, red-roofed houses built in narrow hilly streets in St. Peter-Port, and of cliffs and hills and valleys guarded all around the sea-girt island by old Mantello towers.

Here in this quaint and wholly delightful island changes come slowly. Under William the Conqueror these islands paid tributes to Norman rulers, but for centuries they have been under English rule. Nevertheless, the people speak both French and English; the money used is in the coinage of both countries, varied by way of adding to the confusion of the tourist, by Guernsey coppers; the services in churches are in both languages, and it was only a year or so ago it was decided that in The States (or Houses of Parliament) the English language might be used, if desired, by a member addressing The States. The chief officers of The States sound like romance and history. They are the Lieutenant-Governor, who represents the Crown; the Bailiff, who is Chief Magistrate, and presides in The States; the twelve Jurats; the Rectors of the ten Guernsey parishes, who are members of The States; the Procureur du Roi, who is Attorney-General; the Controll du Roi, who is Solicitor-General; the Prevot, who is County Sheriff; and the Greffier, who is Clerk of the Court, Clerk of The States, and Registrar-General of the Island, being apparently somewhat in the position of Pooh-bah.

GUERNSEY is a Home Rule Island, and, as far as one can judge, is a model little country. There are fine roads, few poor people to be seen, compulsory military service, and a sufficient number of industries to keep everyone busy and happy.

One delightful feature of Guernsey is that there is a premium on English money. A pound in English money is worth twenty-one shillings, but it must be confessed that this is apt to muddle the brains of any but an expert in arithmetic. To be told the price in British money, and get the change in French, with some Guernsey coppers added, is enough to make the average Canadian long for plain, simple dollars and cents again. A Guernsey penny is called "8 doubles," and ha'penny "4 doubles," but why, none seems to know. In the post office only British money is taken, so it will be seen that in Guernsey the variety which is the spice of life is a feature of a morning's shopping.

I have discovered another peculiarity about Guernsey which makes it unique for this side of the Atlantic. So far not one American tourist, alert, neat, terribly business-like and exact as to what she wants to see, has crossed our path. She may be lurking in Jersey in her trim tailor-made, carrying her inevitable handbag, but Guernsey streets and lanes and commons and cliffs know her not at the moment.

Instead, there are sun-burned healthy girls in print frocks and big pink or blue sun-bonnets, escorted by bronzed young men. The sun-bonnets are most charming,



St. Sampson's Church, Guernsey, (A.D. 1111).

answering the double purpose of keeping the sun from the face and the back of the neck, and framing coquettishly a young fresh countenance.

One does, of course, get a few shocks. If you look at a pleasing back, and a lilac sun-bonnet, leading a Scotch terrier, and then find the face is lined and the hair scraped back from the forehead unbecomingly, your sense of the fitness of things is severely upset; but the next vivid dark face under a pink gable, so to speak, restores your peace of mind.

Saturday is our market day—you will perceive that Guernsey has been taken to our hearts and is for the time being the centre of the universe. On Saturday morning every woman, gentle or simple, carries a basket, generally of ample size. From the train, from the buses which run between St. Peter Port and outlying districts, and from pony traps, they descend upon the market. In this model market building sit the vendors with their wares artfully and tastefully displayed. The fruit and vegetable stalls, glowing and sparkling with reds, greens, yellows and blues, the result of a clever arrangement of humble vegetable and cottage garden flowers, are sights in themselves. There is a constant chatter in a patois of

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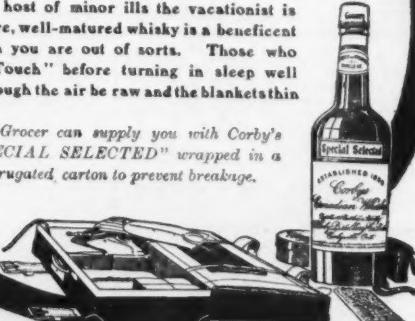
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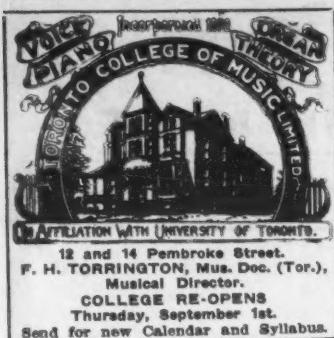
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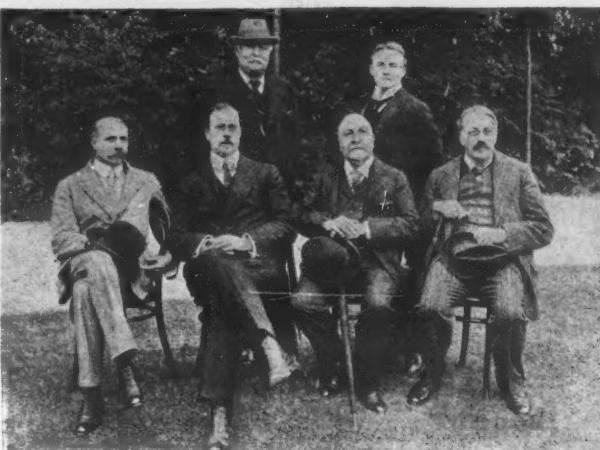
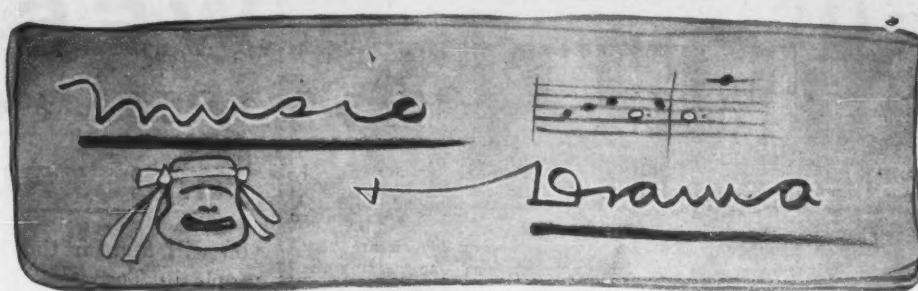
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A NOTABLE GROUP OF BRITISH COMPOSERS.

From left to right, standing—Sir Hubert Parry and Mr. Edward German. Seated—Sir Edward Elgar, Dan Godfrey, Jr., Sir Alexander Mackenzie, Charles Stanford.

One of the greatest events of the Bournemouth (Eng.) Centenary fete was an all-English concert, at which five leading British composers, Sir Edward Elgar, Sir Hubert Parry, Sir Alexander Mackenzie, Sir Charles Stanford, and Mr. Edward German conducted their own compositions. Mr. Dan Godfrey opened the concert with the late Sir A. Sullivan's "Macbeth" overture, leading an orchestra of sixty picked musicians.

THE cordial endorsement extended to the Toronto Symphony Orchestra by the citizens of Toronto last season is being emphatically repeated this year. A large number of subscriptions have been received and the management find it necessary to announce that the fifty cent seats have already been over-subscribed. Miss Tilly Koenen, the Dutch Contralto, will not be available for the date fixed for her appearance here, and the management are making arrangements with another artist whom they hope will be equally acceptable. Mr. F. S. Welsman, the conductor, who has been spending the summer in Muskoka, made a short visit to the city this week and all matters with regard to the coming season are now finally settled. The orchestra in future will be a strictly professional organization. Subscriptions for the entire series will close on September 10th.

THE eminent French critic, Pierre Lalo, son of the composer of "Le Roi d'Ils" gives the following estimate of the tenor, Caruso: "He would pass over willingly the lessening of his vocal power if he only redeemed it by other qualities, more noble, more precious, and more essential—qualities of interpretation. But the voice is the only merit of this tenor, as of other singers of his kind—take away his voice and he is nothing. He is neither a good singer nor a good actor. Of the art of singing he has never possessed anything but the most mediocre and vulgar parts—how to spin out a sound, prepare a cadence, multiply the opposition of shades, and accomplish all sorts of voice effects out of place. Along with these voice effects, isolated and factitious—nothing. No taste, no style, no appearance of style; absolute incapability of giving to a melody that has any beauty or form or line the continuity which belongs to it. I am not thinking of the melodies of the classic masterpieces which the illustrious tenor has never tried to interpret, you have only to hear his pitiable singing as Don Jose in 'Carmen.'

"The only music in which he finds himself really at his ease—the only music which he has a habit of singing—is the poorest music of Young Italy. No more expression than style; no care for expressive singing; no suspicion of that which, for the great interpreters, has always been the essential and supreme object of singing—to employ the deepest knowledge and most perfect possession of the art to make art itself forgotten, to efface and melt art in expression. For the veritable artist, singing is a means, not an end, the means of reaching the intensest and truest expression. For our illustrious tenor, singing is merely the complacent showing off of tricks, first and foremost, the means of 'doing sound'; the higher parts of his art are unknown and closed to him."

THE ONONDON has at last discovered the charms of Johann Strauss's operetta, "Die Fledermaus," which, as we all know, has ten times more melody—that is, real music—in it than Richard Strauss's "Salome" and "Elektra" combined. "Mr. Beecham says The London World, "produced the whole thing with a sprightliness which shows that, for all its thirty-six years, it is still young. 'Die

lantic to be present on this festive occasion.

SHORTLY after Verdi's death, his friend, Giulio Monteverde, suggested the erection in Rome of a national monument to the composer of "Aida." He now announces in the columns of the Milan *Corriere della Sera*, that the plan for this monument is completed. It will be exhibited at the International Musical Congress in Rome next year, and the foundations will be laid on Verdi's one-hundredth birthday, October 10, 1913.

THE DRAMA

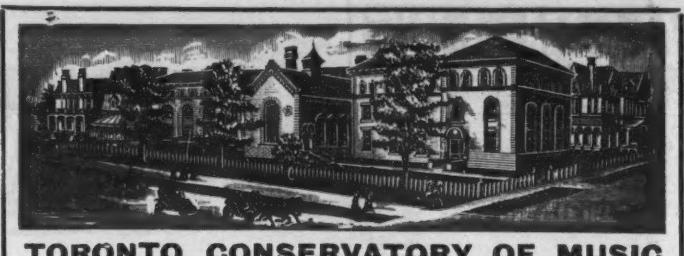
THE three-months' stock engagement of the Percy Haswell Players at the Royal Alexandra, which ends this week has been successful beyond the anticipation of everybody. Miss Haswell in coming here was doing pioneer work with a view to future results, but to her gratification it was found that the public took to the idea enthusiastically and for the first time in the history of this city, a summer stock season has proven a success. In fact, of late years stock seasons even in the wintertime have met with disaster in this city. Unquestionably the leading factor in the success of the company has been Miss Haswell herself, who in addition to being an artiste to her finger tips has a most winning personality of the kind that endears itself to a community like Toronto, which boasts of no "Great White Way," and is wedded to the clean and wholesome in womanhood. Moreover, Miss Haswell has shown herself a most intelligent stage directress; has produced plays in a refined and even in a sumptuous way with the co-operation of Mr. Allan Fawcett, and has made the very best use of the available material that her company afforded. Some idea of her resource is to be gleaned from the fact that she has played with success roles as diverse as Rosalind, Leah Kleishanna, and Cyprienne in "Divoreens," and this week winning out the top gallery with her singing of a popular ditty. Three original plays have been produced, two with immense success, and though the presentation of serious drama in weeks of intense heat has at times been unrewarded, what the box-office authorities describe as bad weeks have been extremely rare. Taking the season as a whole, it would appear that what the local public wants in summertime is high-grade farce with laughs at the rate of about one per minute. Such a piece is Sidney Grundy's "Arabian Nights" which is built on the immemorial theme of the strange and unconventional young lady who breaks in on the peace of a sedate family and gets a married man into trouble with his mother-in-law. In Germany and France a thousand such plays have been written and ultimately adapted for the British stage. Such pieces may be clean or unclean, according to the inclination of the audience.

KAISER WILHELM'S favorite composer, Gluck, seems to be particularly popular in Brussels. His "Armida" was sung eleven times during the past season, and four other Gluck operas were in the repertory. The most popular opera of the season was "Madame Butterfly," which was a novelty; it was given forty-one times. "Faust" was heard twenty-four and La Boheme, twenty-two times. Strauss's "Elektra" did not succeed in drawing more than four audiences.

(Concluded on page 15.)



Miss Gertrude Barthold, who plays the soubrette role in "The Girl in the Taxi" at the Princess Theatre next week.

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BOOKS AND AUTHORS

"Essays in Fallacy," By Dr. Andrew Macphail, author of "Essays in Puritanism," "Essays in Politics," etc. Published by Longmans, Green and Company, New York.

WETHER or not you agree with the opinions of Dr. Macphail, and whether or not you like his style and literary methods, there can be little question of the interest of his work. To begin a book or article by this brilliant and forcible writer, is to read it through to the end, and also to do a deal of thinking. He is one writer who does not admit of an apathetic attitude on the part of a reader. You either agree with him very heartily and call him the Canadian successor of the late Goldwin Smith, or you curse him and his works with no less heartiness, and put him down as a flashy and superficial writer, who tries to make up by boldness of language for paucity of thought. But at any rate you read him—and think.

In his latest volume he shows the same qualities of vigor and color in style, and the same direct and common-sense way of dealing with complex problems, that distinguished his earlier work. He has a trip-hammer way of saying things, and the things he says are often as striking as the style. But no description of the style of Dr. Macphail can give more than a faint notion of its peculiar quality. Fortunately, however, the readers of SATURDAY NIGHT have had frequent opportunities of becoming acquainted with the literary characteristics and the attitude of mind of this ablest of living Canadian men of letters.

The present collection of essays contains four articles: "The American Woman," "The Psychology of the Suffragette," "The Fallacy in Education," and "The Fallacy in Theology." On all these various subjects Dr. Macphail has much to say that is of great interest and value; and even an essay so long and so lacking in compactness and order as "The Fallacy in Theology," is well worth the most careful perusal. It is full of vigorous thought expressed in language clear and decisive. There is cause for regret, however, that Dr. Macphail has not adopted a more orderly method in this essay, and has not seen fit to further condense it and the one on education which precedes it. But the essay is a form of writing which of its nature permits great freedom of method, and Dr. Macphail might well plead that his cursory and informal style was quite in keeping with the traditions.

The first essay, "The American Woman," is devoted to a subject the most trite that could possibly occur to the mind of a writer. This particular variety of the eternal feminine has been discussed and painted and studied as no other woman ever has been since the days of Eve. Her only possible rival in public interest and the Sunday supplements is her daughter, the "American Girl." But in spite of the well-worn nature of the theme, Dr. Macphail finds much that is new and striking to say about it. He points out that the "American Woman" of foreign fiction, is moved by one great motive, not love, as in the case of French women, nor ambition, as with female England, but by the desire for luxurious idleness. He then goes on to state that she is not at all monopolized by the United States. He says:

"To speak of the 'American Woman' as if she were confined to, or even especially characteristic of, the United States, is as if one were to assume that the common scale which destroys apple-trees is found nowhere else than in San Jose, or that the potato-bug confines its ravages to Colorado. These pests did not even originate in the places whose names they bear, and the 'American Woman' of the novelists was a common occurrence long before the United States were discovered."

The typical 'American Woman' is an idle person who lives in a flat, has no children, and devotes all her time to clothes, society and pleasure. With regard to her childlessness, Dr. Macphail says:

"An instinct fails when it ceases to be exercised. The instinct for propagating the species is no exception to this law, and in time the female of the human will become sexless in all but form, which is now so firmly fixed that we may not expect any fundamental alteration. And yet a variety of type is appearing. The 'American Woman' of whom I am speaking is growing large, sleek, and fat. She retains her girlhood until comparatively late in life, and then suddenly, to her grief and rage, falls into a condition of senility which no devices serve long to postpone."

Dr. Macphail is not one of the admirers of the "New Woman," and her self-reliance and aggressiveness are repulsive to him.

"Self-reliance is the most deadly gift," he says, "which the female of this race can possess; and yet girls are taught from their earliest years to be assertive of their opinions, in-

sistent upon their rights, and clamorous for a consideration which can be given ungrudgingly only when it is least demanded—A militant woman is as futile as a militant church."

What then, is Dr. Macphail's idea of the best and most desirable type of woman? He tells us in the eloquent passage with which he concludes this essay.

"The woman who is happy is she who obeys the law of kindness, who goes quietly. Her husband yields her benevolence. His heart does safely trust in her, and her children call her blessed. The woman who will prevail is the effeminate woman, who overcomes man by the force of continual quietness. She may understand all knowledge and have strength to remove all public grievances; yet she is nothing, if she has not entered into the mystery of gentleness. The woman who suffers long, and is kind, who envies not, who vaunts not herself, and is not puffed up, who does not behave herself unseemly, who seeketh not her own, who thinketh no evil, beareth all things and is not easily provoked—it is she who finally attains to consideration."

With regard to the subject of the second essay, "The Psychology of the Suffragette," Dr. Macphail points out that "voting is merely a method of expressing an opinion. The result is good or bad, depending upon the correctness of the opinions which the voters entertain, and their ability to express them."

"Even if women were in possession of a correct theory of government" he goes on to point out, "which, in itself, is a matter of surmise, and were resolved to lay aside all considerations of personal interest for the sake of giving true expression to it, they would yet be forced to face with those contrivances which exist for the sake of dulling the conscience and paralyzing the public will. Men who are enthusiastic reformers of politics continually encounter the influence of the under-world intriguer, the briber, the organizer of self-interest; and it is entirely probable that in the new order women might be found who would lend themselves for these base purposes, if we can infer from the ease with which recruits are obtained for purposes which are baser still."

After a subtle and very striking analysis of suffragette nature, Dr. Macphail goes on as follows:

"Looked at narrowly, this attempt on the part of women to emancipate themselves would appear to be nothing more than the expression of a desire to enlarge the range of their caprice, for which not even marriage, the old and sovereign remedy, is any longer efficacious. In reality, the reason lies much deeper. It is a blind striving for the pure air of freedom, for escape from a bondage in which only the qualities of the servile have room for development."

"The Fallacy in Education" is a clever and striking plea for a return to the older and simpler methods. In the course of this long, comprehensive, and wise essay, the author undertakes a careful enquiry into the essential nature and purpose of education, and the methods which are now in favor, and makes some comment upon the conduct of the persons who are engaged in educational work. And in the very beginning of his essay he makes a plain statement of what he regards as the fallacy of education: "That the information which a child acquires must have in itself some utility apart from the educational value which lies in its acquirement."

There is certainly no hesitancy or trimming about this announcement, which is a direct challenge to most of the educational theories now in vogue. But whether or not you agree with Dr. Macphail's view in this article, you will at least have learnt from it much that is wise and of value in educational thought.

Dr. Macphail quotes with approval Rousseau's dictum, that the object of education is to prolong the period of a boy's ignorance; it is not to form a man destined for any given profession, but a man—healthy, strong, frank, loyal. After a lengthy consideration, however, of the educational systems at present in use, the English classical system and the American scientific courses, he continues:

"For purposes of education it is not the method but the teacher which is required, and the essential requisite for a teacher is that he shall be an educated man. 'In the choice of a tutor,' says Montaigne, 'consisteth the whole substance of the boy's education and bringing up,' and he would rather commend one who had a well-composed and tempered brain than a well-stuffed head. Men of character are essential to the formation of a teacher."

"Self-reliance is the most deadly gift," he says, "which the female of this race can possess; and yet girls are taught from their earliest years to be assertive of their opinions, in-



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A stingy man is one who denies himself the common necessities in order to hoard up money. An extravagant man is one who buys unnecessary things, or pays too much for necessary things. The level-headed man is the man who gladly pays a fair price for everything, but demands value for his money.

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correspondence school, and the machine which gives out sounds representing certain facts."

"The subject of education is peculiarly rich in paradox," says the author in conclusion. "Those who seek it will not find it. The boy who is taught to snatch his piece and run, who contrives his work so that it may produce the most effect and make the best show, who chooses the thing which serves his immediate purpose visibly, becomes unconsciously insincere and unwittingly selfish. The essence of education is unconsciousness. The pursuit of culture ends in pedantry or pretence, as the pursuit of happiness ends in cynicism or misery, as the pursuit of office makes of a man a politician. Nothing that is sought is worth the having when it is found. 'Seek and ye shall find,' is a favorite inscription for display in the school room. Rather would one write, 'Seekest thou great things for thyself? Seek them not.'

"The Fallacy in Education" is devoted to showing that theology has nothing to do with religion, and science nothing to do with education. It is naturally a great and complex question, but Dr. Macphail attacks it with fine confidence and freedom. The result is that though he perhaps does not make any very notable contribution to religious or theological thought, he manages to say a great many wise and clever things which are well worth reading and thinking over. Here are some paragraphs which make a fitting close to this review of an interesting and valuable book:

"The Fallacy in Theology" is designed to show that theology has nothing to do with religion, and science nothing to do with education. It is the conscious adjustment of conduct to the divine will. The identification of that will with morality is the foundation of ethics.

"The prophet and the priest are inevitable enemies; and yet, without the priest the prophet ends as a voice crying in the wilderness. It is the strangest paradox of history that religion loses itself without the church, and its fitness is always destroyed within. The priest slays the prophet and betrays the church; yet he maintains its existence until the saint is ready to redeem it. When religion is driven from the hearts of men, its only refuge is in the church until the time comes, as it inevitably does, for it to burst forth like a water-spring long pent up."

Tom Folsom



A Tudor Restoration; Staple Inn, London.

In the heart of London in the midst of its roaring twentieth century traffic, with huge stores bounding it on every side, is one of the quietest old world corners to be found in the length and breadth of England. This is Staple Inn, a collection of curious houses arranged round an unevenly flagged courtyard. There are trees in this courtyard, and a circular wooden seat in the centre. For the most part the buildings are let out to architects, solicitors and journalists, in suites of offices which are as unlike the typical business man's quarters on this side of the Atlantic as it is possible to imagine. Steep narrow staircases, winding in dangerous fashion from floor to



Entrance to Staple Inn, Holborn; movable paneling hides the cloak-room and lavatory.

floor, all uneven and worm-eaten, lead to doors which have been there since the days of Queen Anne. But this does not by any means indicate the date of origin of Staple Inn, for it was sometime in the sixteenth century that the nodding gables which now overlook the ceaseless stream of traffic in Holborn were first put up by the Elizabethan builders. A serious fire, however, occurred and much of the architectural work was reconstructed in the early eighteenth century. Hence it is that the front of Staple Inn facing Holborn is Tudor in character, while the main walls, windows, and doorways facing each other in the little square behind have all the prim formality which distinguishes the buildings erected in England some two hundred years ago.

There has lately been finished the most interesting reconstruction of one of these fine Tudor buildings. It was a great temptation to a man of imagination to take one of these lovely old houses, and fit it up in the original spirit of the age in which it was first erected. Mr. R. Montagu Scott conceived the idea of taking one house entirely, with all its small chambers and offices and turning

inches wide, and as we ascend we brush against the oak paneling of the wall on one side whilst we grip on the other a twisting oaken handrail. Round a carved newel post, some eight steps up, another small door gives access to a tiny waiting room, lavatory, and cloakroom in one. It is oak-panelled from floor to ceiling, and on entering we see no sign of lavatory or cloakroom accommodation. But the paneling is designed to fold back in several places, and so cleverly has this been managed that without restricting in the slightest degree the very limited space, a modern lavatory basin fitted with a hot and cold water supply is disclosed in an instant. The best possible use has been made of another little alcove where a reed organ is fitted. A guest's bedroom is next the hall on the same floor. Its principal feature is the old carved oak four-post bedstead with old embroidered curtains and coverlet. Modern requirements have here demanded, as in most of the bedrooms, a fully fitted lavatory basin with supplies of hot and cold water; but the effect of the room is not at all impaired by the anachronism. The whole house is installed with electric light and modern heating apparatus, and the sanitary arrangements are according to the ideas of our own day, not according to the primitive notions which prevailed in the time of the Tudors. This is as it should be, for it would be manifestly impossible to turn back the hands of time and live as our ancestors did before scientific inventions came to render our homes comfortable.

Where every room is interesting and picturesque it is almost invidious to select one for special description; but



The study at Staple Inn, Holborn. Note the staircase leading to the loft.

certainly the dining-room in this unique house has claims which cannot be resisted. In the first place it must be understood that all the dark oak timbering between which the white plaster shows is really constructional, and not placed there merely for effect. The ceiling of this room is not flat. It follows the angle of the old tiled roof and runs right up to the ridge. Exceedingly clever use has been made of one end of this room by placing an old carved oak buffet there and arranging a fine collection of pewter on the wall above. The dining table is an old one of the refectory pattern, and the fireplace again placed on an angle is built in of solid York stone and has a steel hood. The chairs are Cromwellian in character with original leather seats and backs. On the floor, as in some of the other rooms, rush matting is laid, which is without question the best carpet which can possibly be used in an old oak room. One or two old Eastern rugs give an air of comfort and finish.

Walking across the dining-room to approach the little library one could very easily miss a tiny little staircase behind the fireplace, which leads to two little bedrooms right up under the peak of the roof. It is little more



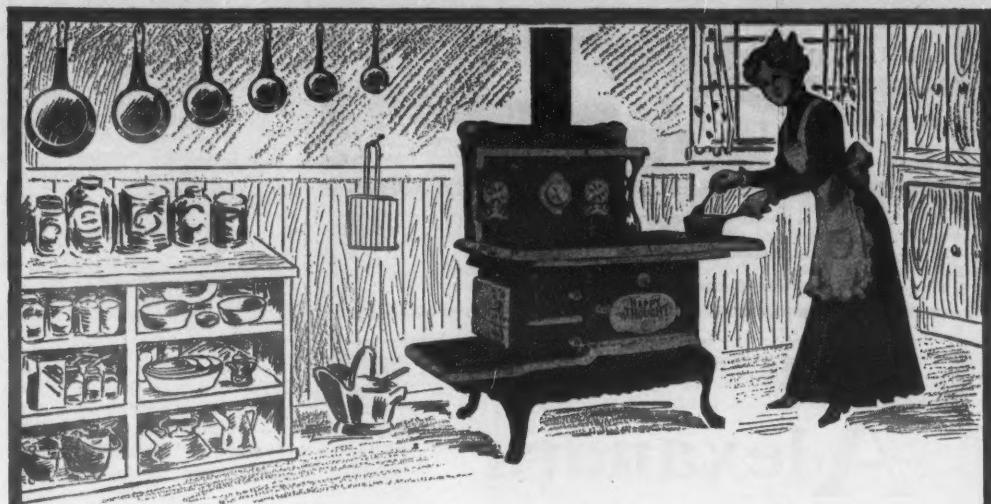
Jacobean bedstead in guest's room at Staple Inn, Holborn, London.

it into a residence which should possess not only every modern convenience, but should at the same time be to all intents and purposes an Elizabethan home in the heart of the city. Considerable energy was needed to overcome opposition, for there were those who looked upon this curious old square in London as the exclusive locality for professional men's offices and who resented any alteration, however desirable it might be, even from an artistic point of view.

Let us walk in imagination through the archway which leads into Staple Inn from Holborn. Going past the little porter's lodge on the left, we turn round the corner by a curious old pump and find ourselves in front of a small nail-studded door set deep in the old wall. On opening, a narrow winding stair invites further exploration. There is no vestibule. The door opens directly onto the staircase, and whoever opens it welcomes the stranger from two steps up. The stair is not more than two feet six



Dining room at Staple Inn, Holborn, London. Note the decorative effect of the pewter under the sloping beamed ceiling.



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than a ladder, very steep and narrow. It fulfills its purpose, however, and is screened by a curtain.

No characteristic of the old Elizabethan house is wanting to complete the charm of the interior.

It will not come as a surprise to learn that there are many historical associations connected with Staple Inn. Charles Dickens, who described No. 10 in Edwin Drood, must often have sat in the room of No. 6 which is now his Italian bedroom, for he had friends living on that floor, and Cruikshank in his financial difficulties, had frequent recourse to a money lender who occupied in his time part of the building. Dr. Johnson lived at one time at No. 2 and wrote "Rasselas" there. The old house, which is the special subject of this article, has still the reputation of being haunted and the present occupier, although no believer in occult manifestations, admits that many times he has heard in the dead of night the footsteps of ghostly visitors who have walked up and down the old staircases, banging the doors, and knocking on the walls.

In walking from room to room over the slanting floors, stooping to enter low doorways and going through narrow passages and up steep staircases, one cannot help recalling the rambling cabins and hatchways of old ships. Some of the floors, indeed, are made of old ships' timbers, and in several cases the beams which have been laid bare in process of the restoration have shown conclusively by their tenoning that even anterior to Tudor times they had been for many generations in use in still older houses where in all probability they found their way after the breaking up of some old vessel.—The House Beautiful.

A remarkable book find has just been made by a poor Jewish youth in Whitechapel. He bought for a half-penny from a barrow in Mile End road a copy of Goethe's poems enriched with Thackeray's signature and crest, and a number of his thumbnail sketches scattered throughout the book. The covers were in bad condition, but the pages were clean. The youth had the shrewdness to make the most of his find, and after many negotiations he has now sold his volume for about £20.

CITY AND COUNTRY HOMES



HAMILTON THE PICTURESQUE.

The city as seen from the residence of Dr. F. L. Williamson, which is beautifully located on "the Mountain."



A picturesque Hamilton home; Front elevation view of the house of Dr. F. L. Williamson, on Heights, overlooking the city.



A picturesque Hamilton home; view of Dr. F. L. Williamson's house, showing its sylvan situation on the heights overlooking the city.

A Picturesque Hamilton Home.
THERE is hardly a more successful example of the picturesqueness in house architecture, than one may find in "Clunie," the attractive home of Mr. D. A. and Dr. F. L. Williamson at Hamilton, Ont., built on the side of the rocky-wooded mountain, and looking down over the city, across Burlington Bay to the purple hills beyond. It is not a large house, but its individuality and beauty is the result of a careful study of its relationship to the site it was designed to occupy. The recessed Gothic window, the casements and overhanging roofs give the effect of an English cottage, and when the ivy has covered the archway and stucco walls, this effect will be heightened, especially as here and there a bit of half-timbered work peeps out.

The house faces the end of Ravenscliffe avenue, from which it is approached by groups of steps up the terraced lawn. Along the lower terrace will be a dry stone wall, with ivy and flowers to add color to the scheme. At the rear of the house is another terrace, and on all sides is a virgin forest of maple trees.

The living room and hall are finished in white enamel and birch, rubbed and stained mahogany; the dining room and den are in Georgia pine treated to give the appearance of dark weathered oak. The kitchen, pantry and rear hall are most conveniently arranged, the woodwork is Georgia pine, and there is a wainscot five feet high of pure white enameled tile. On the second floor the rooms are finished in white enamel, the doors being stained mahogany. All of the floors are hardwood, polished and waxed, and every room has coved ceilings. The interior walls are lath plaster, to be variously tinted and decorated in harmony with the woodwork and furnishings. The living room, den and owners' bedrooms have open fireplaces, all of which are designed to be useful.

A Renaissance in Brickwork.

JUST now we are at the beginning of a period not only of extraordinary activity in all the creative arts, but also of a Renaissance in industrial art conditions, says "The Craftsman." In common with other nations, but to a greater degree, this country has been suffering from that "blight of perfection" which had birth in the Victorian era and which spread for over a generation through all phases of existence not only in England but in America. This blight was particularly serious throughout the artistic world, preventing individual expression of beauty all along the lines of the fine and industrial arts. And, because of our progress in science in America, and hence greater productivity of machinery, the blight increased until art achievement in every direction was positively paralyzed. Our pictures and our sculpture became the slickest (to use a good old Yankee word), most highly polished exhibition of trivial imitation; our houses inside and out were overfurnished and overfurnished and without personal interest; our clothes were all an overfine imitation of something which we thought better; our woods were varnished and veneered out of all beauty and naturalness; our bricks were painted or hidden under smooth cement, and so on through every last ramification of our artificial, highly polished, disingenuous civilization.

Now, at last, we are reacting from this. In common with other nations we are discovering that we have been in the grip of a strange aberration, worshipping false and foolish gods; that there is no such thing as a perfection of beauty; that in truth there is only ever-increasing beauty, as there is an ever fresh, varying expression of individual understanding of art.

In truth, the life of art and its varying expressions depend only upon the extent to which the people of a nation have opened their minds to the inevitable inspiration of their surroundings, and have added to understanding the trained eye and the technical hand.

What we have been calling perfection, then, through these last few decades, was merely a degradation of the

That prize fight at Reno must have reminded a lot of the divorce colony members of home.—Grand Rapids Press.

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Men's Wear

HAT tailors have ideals which are interfered with through stupid prejudice on the part of the customer is emphasized by The Tailor and Cutter, an eminent journal celebrated for its views on art, as follows:

Tailors have always in their mind's eye a certain ideal of fit and style, and are always working for that ideal, which, to them, is the highest art. The obstruction of the ideas of the customer when they are antagonistic to this ideal clash and jar and upset the highly strung tailors nerves.

So it is clear from this point of view, that if the clothes are to be real creations, the man who is to wear them must enter his tailor's shop in the spirit of reverence that ones shown when he goes into a church or a picture gallery, says The New York Sun. For, after all, what is he but the means of exhibiting the thing made?

Of course, a tailor of genius, one like Meredith's "Mel, the Magnificent," hates your Puritan who has not the courage of his own lack of conviction. If the Puritan had his way the fashions would never change, and it would be difficult to tell the togs of this year from those of last or the year before, a serious matter, though rather belonging to the domain of economics than of aesthetics.

A good example of the Puritanical view is quoted in a remarkable article on "The Character of King Edward VII." in the current number of The Quarterly Review. That great personage was supposed to have a great influence on masculine fashions. He was led to take an interest in the subject early in life. At the age of 15 his esteemed mother wrote him as follows:

Dress is a trifling matter which ought not to be raised to too much importance in our own eyes. But it gives also the one outward sign from which people in general can and often do judge upon the internal state of mind and feeling of a person, for this they all see, whilst the other they cannot see. On that account it is of some importance, particularly in persons of high rank. I must now say that we do not wish to control your own taste and fancies, which, on the contrary, we wish you to indulge and develop, but we do expect that you will never wear anything extravagant or slang, not because we don't like it, but because it would prove a want of self respect and be an offence against decency, leading—as it has often done before in others—to an indifference to what is morally wrong.

On another occasion it appears that she wrote as a hint to some of the Prince's attendants:

A gentleman does not indulge in careless, self-indulgent, lounging ways, such as lolling in arm-chairs, or softs, slouching in his gait In dress he will never give in to the unfortunately loose and slang style which predominates at the present day. He will borrow nothing from the fashions of the groom or the gamekeeper

A gentleman having gained the prestige in society of good dress and appearance, and courteous manners, must maintain the good opinion of his companions, by showing intelligence in his conversation, and some knowledge of those studies and pursuits which adorn society and make it interesting. Mere games of cards and billiards, and idle gossiping talk, will never teach this.

No better proof of the Puritanism of England could be supplied than the fact that when the Prince, so carefully and tenderly reared, tried to raise the sartorial standards of his country, clothes, for example, he did not succeed by introducing colored evening

* * *

WITH the return of the shooting season looming in the immediate future, says M.A.P., the question of appropriate clothing becomes a matter of serious consideration, and a record of what well-known sportsmen are wearing will, therefore, prove of interest.

From all quarters we learn that cloths of the Harris' tweed character are the prime favorites, which is not to be wondered at seeing their suitability for the demands of wear in the field and forest.

The new shooting jacket for this season is cut with a yoke across the top of the back into which the lower part is gathered or pleated. The waist is also gathered into a half belt which is sewn on from side seam to side seam, and so keeps the waist close

fitting. There is a deep vent or opening up the centre reaching, in many instances, to the belt.

The front is finished as an ordinary jacket, but has a piece taken out at the waist, at the front of the side, so as to provide plenty of room on the chest and hips. The sleeves are pleated into a narrow band at the cuff after the style of a shirt sleeve. There are two hip pockets, a breast, and a ticket pocket, all of which are of good size; they are patched on the outside and finished with good-sized flaps.

Prince Arthur of Connaught, on his recent shooting and hunting expedition in East Africa, wore a pleated jacket of rather a light material both in weight and color. The neck was finished with a turned-down collar and the cuffs of his sleeves only had one button and hole. Large hip pockets with flaps and breast pockets put in the vertical pleats were also features of the jacket.

Baggy breeches, fastening closely

to the knee with buttons, puttees and leggings of cloth, and a flannel shirt were the remaining features of his outfit.

Some very cleverly arranged pleated jackets after the style of the above are being shown by several tailors, all of which are designed to provide the utmost freedom to the arms. These pleats seldom continue below the waist, as most of the available space is taken up with the large hip pockets which are always such a feature of shooting jackets.

The King has one of the new semi-belted jackets described above made from a prominently checked material, and baggy knickers of good size with which he wears knicker hose and spats. On his shooting expeditions he generally favors a soft felt hat, but he does occasionally wear a full top cap. A shallow double collar which is often of the soft make and a small sailor knot tie are also features of his dress.

After all—nothing so conduces to a "well-groomed" air, as immaculately fitting, modish linen—such style, and class, for instance, as are Tailored into Shirts and Collars marked

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Shirts this year show wide striped patterns with or without figures: W.G. & R. Shirts show them best.



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We offer to obtain a choice selection for you, to stake the land in your name, to publish the required legal notices and take all other legal steps required, all without effort on your part.

We now have in view, in three districts, about one hundred sections we believe unoccupied in some particulars, in British Columbia, for agricultural purposes.

It won't take long to prove that we can give purchaser easily several dollars advantage in the value of land selected over what he could possibly obtain by any other means. This leaves out of consideration the expense of the journey and the weeks of labor and hardship involved in travel, horseback and afoot, in search for the kind of property desired.

Further—anyone can make his selection and purchase wholly through an agent, and have this agent, in his name, take all the legal steps required to obtain the Crown Grant of Title.

Everyone—anywhere—can buy these lands outright from the Government with no obligation to reside thereon or to do any improvement work, with full privilege of reselling as desired.

Everyone—anywhere—can buy these lands outright from the Government with no obligation to reside thereon or to do any improvement work, with full privilege of reselling as desired.

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Everyone—anywhere—can buy these lands outright from the Government with

WHICH DO YOU WEAR RIGHT or WRONG GLASSES?

Better no glasses than ones not adapted to your vision. So called "store glasses," not fitted by experienced opticians, are a risky experiment.

Bring your eye troubles to us that we may right the wrong which may exist.

We can guide you aright

J. Miller,
OPTICIAN
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Put the \$1.15
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Save that much by taking advantage of our annual 10-day sale of men's Patent Leather Boots and Oxfords. Four dollar foot-wear reduced to \$2.85. Excellent quality, durable and good-looking. See them in our windows.

Blackfords

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Special attention to mail orders.
Men's Stylish Hosiery, 50c, 75c.



BREDIN'S
"Toasting"
LOAF

Made specially for toasting—lovely light texture that takes to the "browning" beautifully, and makes so relishable that most universal of breakfast dishes—the plate of toast.

One of the most wholesome of all the wholesome products of the Bredin's most modernly equipped baking plants in Canada.

Price 5 cents.

'Phones College 761 and Parkdale 1585.

Bakeries, 160-164 Avenue Road, and Bloor and Dundas streets.

ALEX. MILLARD
UNDERTAKER
Private Mortuary
Phone M.679.
335 YONGE ST.



ANECDOTAL

THE young evangelist with a pompadour was relieving himself of momentous thoughts. "The Being that filled with surging seas the vast caverns of the oceans," he proclaimed, "also holds in aerial suspense the aggregations of tiny drops that give

ed in the execution of their duty." The officer in command, observing the state of affairs, called out: "One roll of the drum; if they don't stand back kiss them all!" After the first sound of the drum the ladies took to flight. "If they had been French," said a

judge sneered. "You don't speak Spanish, hey?" he said. "Well, then, bring me some beans." "I'm sorry, sir," said the waiter, "but we don't serve beans for breakfast." "You don't, hey?" said the judge sarcastically. "You don't serve beans for breakfast, hey?" His voice quivered with scorn. "Well, young man, I come from Arizona, the poorest kentry on this here globe; but even in Arizona we git beans three times a day."



New District Visitor: "Can you tell me if this is—Paradise Avenue?"
Rough: "'Oneyucksie Grove this is. Paradise is through the harch where yer see them biokes fightin'!"

to each wondering eye the marvellous spectacle of a separate rainbow. The Omnipotence that made me made a daisy."

A COMMERCIAL traveller driving from town to town through the pine woods of Florida, saw a drove of emaciated razorback hogs rushing wildly from tree to tree. He halted at the palings of a 'cracker's' home, and asked a woman in a sunbonnet, what was the matter with the swine. "Well, you see," the woman explained, "my old man is deaf and dumb, and when he wanted to

A FAMOUS North Carolina clergyman, while preaching from the text, "He giveth His beloved sleep," stopped in the middle of his discourse, gazed upon his slumbering congregation, and said: "Brethren, it is hard to realize the unbound love which the Lord appears to have for a large portion of my auditorv."

HENRY PRUGER, of the defunct Café de l'Opera in New York, said of his failure at few days before he returned to Europe: "I didn't understand, I'm afraid, the taste of New York. It is peculiar. New York contains a great many Judge McCorkles. Old Judge McCorkle, so the story goes, made his pile in Arizona. He then repaired to San Francisco to spend the rest of his days in luxury. He had \$300,000. The judge was dazzled by the splendor and opulence of San Francisco, but he did not let this be seen. Quite the contrary, in fact. The morning after his arrival judge McCorkle entered the breakfast-room of San Francisco's largest hotel, and, having studied the complex menu a long while, he said to the waiter: 'Young man, some frijoles.' 'Beg pardon, sir. Some what?' said the waiter. The

Parisian journal, "they would have remained to a woman."

Scenes—A First Aid Class examination, where Boy Scouts, labelled as having received various injuries, are being used as subjects.

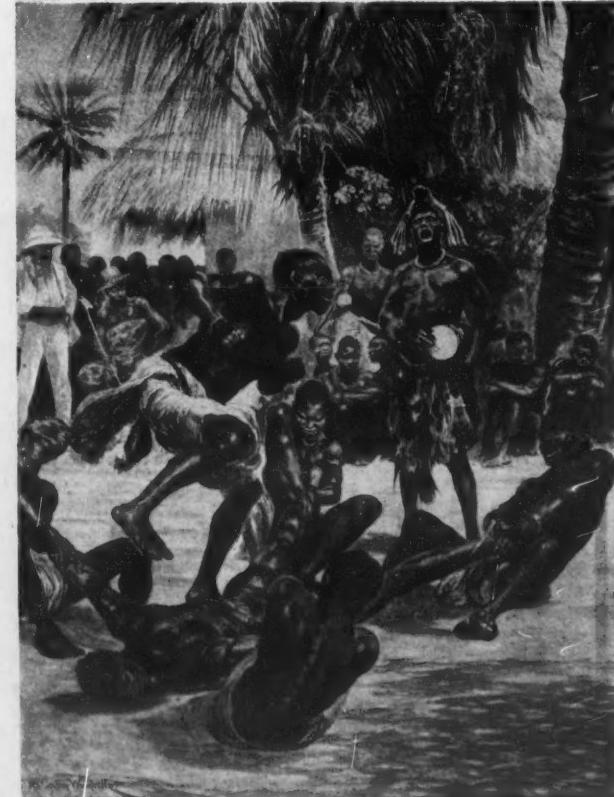
Pupil (to small Scout, whose label is invisible): "And what is supposed to be wrong with you?" Scout (cheerfully): "Please, Miss, I'm dead!"

call the hogs to their swill he learned them to come when he tapped on one of the trees. It worked all right when they first got learned, but now them woodpeckers is makin' the poor things run their legs off."

WHEN some celebrated pictures of Adam and Eve were seen on exhibition, Mr. McNab was taken to see them. "I think no great things of the painter," said the gardener; "Why, man! tempting Adam w' a pippin of a variety that wasn't known until about twenty years ago!"

A LADY undertook to explain to Douglas Jerrold the beauties of the five points of Calvinism. Jerrold listened patiently until the doctrine of election had been elucidated, when he exclaimed: "Well, if I had known that I was born to be damned, I'll be damned if I would have been born."

AT Boulogne, during a royal reception some years ago, a number of English ladies, in their anxiety to see everything, pressed with such force against the soldiers who were keeping the line that the soldiers were forced to give way, and generally were, as policemen say, "hinder-



CURING INDIGESTION IN UGANDA.

At first sight it looks like another African atrocity, but it merely represents the course of a vigorous massage for internal pains. To be worse than the remedy the pains must be very severe indeed. The drawing is by R. Caton Woodville in The Illustrated London News.

Weak Lungs and Jaeger Underwear

A man or a woman with weak lungs cannot afford to take chances in a variable climate.

Jaeger Pure Wool Underwear minimizes the danger of chills and cold from exposure or change of temperature.

Underwear made of any other material than pure wool is dangerous, contrary to reason and nature.

The quality and purity of Jaeger Underwear, the thoroughness with which every detail is attended to, the fit, and the wear all combine to make it as it is, the best known and the most liked underwear in the world.

Whether you are weak or strong—in good health or bad, there is no other underwear for you like JAEGER.

 DR. JAEGER'S SANITARY WOOLLEN SYSTEM CO. LTD.
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316 St. Catherine Street West, Montreal
Steele Block, Portage Ave., Winnipeg

Antiques

YOU will find it very interesting to pay our showrooms a visit. We have, without exaggerating it in the least, the most select collection of antiques on the market to-day.

Rare old pieces of Chippendale furniture, Dutch brass, match boxes and brass candle sticks in the fine old Colonial and Queen Anne patterns. Then the silver mayonnaise bowls and muffinieres, also after-dinner coffee pots and many other too numerous to mention.

You are cordially invited to pay us a visit.

B. M. & T. Jenkins
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BASEBALL—

The Favorite Sport of Millions

It's hard to find an American who does not declare baseball to be the best of out-door sports, and it's harder to find one who does not declare

Budweiser

the best of all bottled beers. Look about you at Hotels, Clubs and Cafes—on Buffet and Dining Cars—on Ocean and Lake Steamers—wherever you go you will find the popular verdict favors Budweiser.

Bottled only by the
Anheuser-Busch Brewery
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Brightness and Freshness
of youth
are preserved to the complexion
by **CRÈME SIMON**
POUDRE SAVON

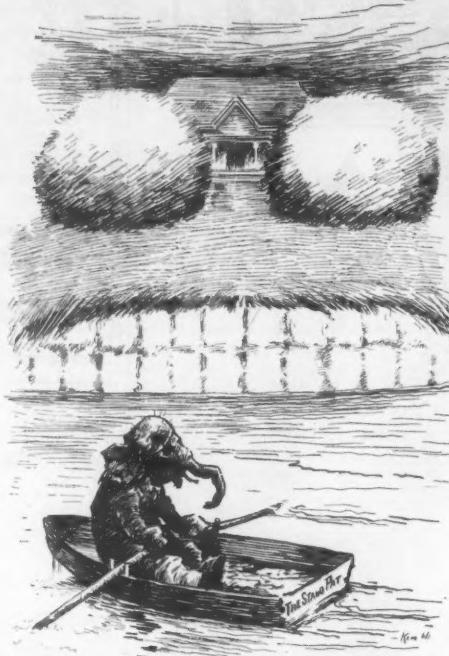
From all
Chemists and
Perfumers

Topics of the Day Told in Cartoon



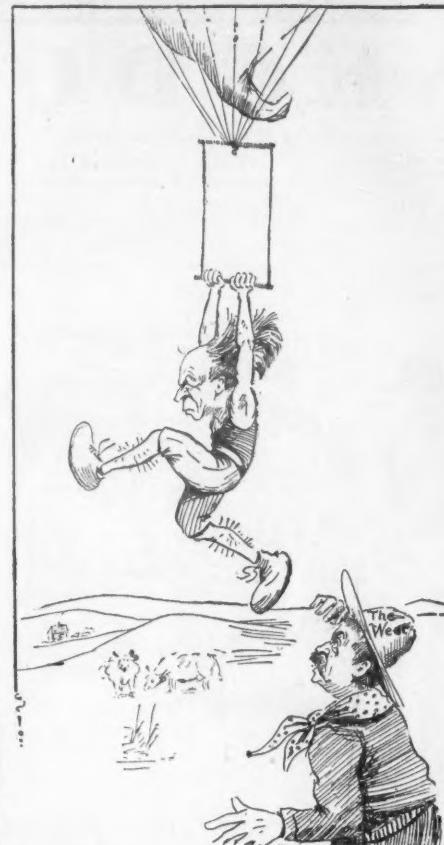
Hon. G. P. Graham: "Why, the dawg remembers you!"
Sir Wilfrid Laurier: "Remember me? Well, I should say he ought to. It's many a chunk he's bit out of my hide."

—Toronto Telegram.



"Dollars to doughnuts that's Oyster Bay. Wonder if I'll be allowed to land? I'd like to get a few words of comfort from the doctor."

—Harper's Weekly.



Sir Wilfrid: "I wish I had taken a balloon or an airship for my Tour over this bloomin' country. As it is I feel up in the air."

—Winnipeg Tribune.



CHRISTIANITY vs. RELIGION



A Popular Chorus.
—Philadelphia North American.



ET TU, BRUTE!
John Bull: "And this from you—after all that I and Shepherd's Bush have done for you!"

—Punch.



The Eleven Gentlemen and one Lady, Having Failed to Reach a Verdict, are to Pass the Night in the Jurors' Room.

—London Bystander.



AU REVOIR.
Lord Damocles (to the Sword): "Sorry to leave you, old blade. See you again after the holidays."

—Punch.

ROMAN CATHOLIC INTERNATIONAL EUCHARISTIC CONGRESS.

UNDER THE SEARCHLIGHT.

Yonge Street is certainly to be congratulated on the very beautiful and magnificent display of electric signs a short while past made a feature of this old and certainly most integral part of Toronto. Time has gone on and Yonge street has been for many a long day eclipsed in the greater magnificence of other thoroughfares in Canadian cities, but now, in virtue of the survival of the fittest, with new effulgence this main artery of Toronto blazes the way. And might it be suggested that the new radiance is most surely a sign of that cosmopolitanism which is in truly outward expression, making itself felt in Toronto. A welcome change to the city at large. Long may it last and grow brighter all the time.

The Honorary Governors who will visit the Toronto General Hospital this coming week are Mr. E. B. Osler, M. P., and Mr. George H. Gooderham, M.P.P.



Steaming Hot

When you begin to think it's a personal matter between you and the sun to see which is the hotter, it's high time you bought yourself



A Glass of

Coca-Cola

Positively, it's a liquid breeze that blows away heat and thirst and fatigue and touches particular palates with vigorous deliciousness.

**Delicious—Refreshing—Thirst-Quenching
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HIGHER RIFLE SCORES

Since the adoption of the Ross Rifle there has been a notable improvement in scores throughout Canada.

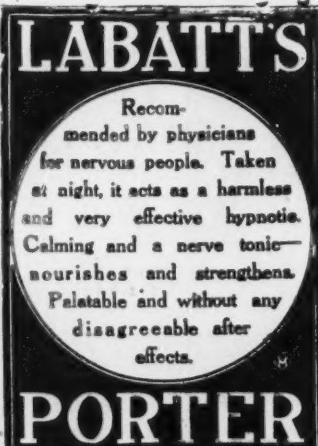
Rifle shots handicap their skill who do not provide themselves with a Mark III.

Ross Rifle

The new models are fitted so as to permit the adjustment of the new peep rear sight.

Illustrated catalogues and full particulars sent on request.

THE ROSS RIFLE CO.
QUEBEC, P.Q.



SUPERFLUOUS HAIR
Removed by the New Principle

De Miracle

A revelation to modern science. It is the only scientific and practical way to destroy hair. Don't waste time experimenting with electrolysis, X-ray and depilatories. These are offered you on the BARE WORD of the operators and manufacturers. De Miracle is not it is the only method which is endorsed by physicians, surgeons, dermatologists, medical practitioners and pharmaceutical magazines. Booklets in plain sealed envelope. De Miracle mailed, sealed in plain wrapper, for \$1.00 by De Miracle Chemical Co., 1012 Park Ave., New York. Your money back with out question (no red tape) if it fails to do all that is claimed for it. For sale by The Robt. Simpson Co., Limited

TORONTO



Tel. Main 4848. 18 Queen St.

On a warm day it is really refreshing to use

CALVERT'S Carbolic Toilet Soap,

and any day it is a good soap to choose, for you want a soap that is pure and cleansing, you like a soap that is pleasantly perfumed, and an antiseptic soap like this, containing 10% pure Carbolic—an ample proportion—protects you against risk of contagion.

Sold at Local Stores and Druggists, 15 cents a tablet

For sample and price stamp to F. C. CALVERT & CO., 349, Dorchester St. West, MONTREAL

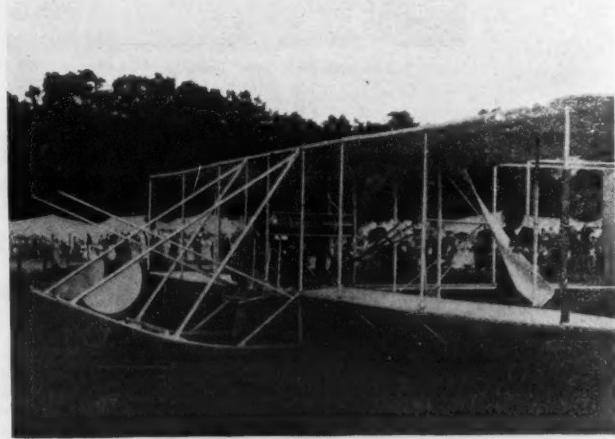


ON August 1 went into effect the new motor-car law of New York. By this law, owners, chauffeurs, makers and dealers are required to register with the Secretary of State and to pay prescribed fees. Xenophon H. Huddy, writing in motor, says this law "possesses many admirable features and is a model enactment in certain respects, but it also contains defects which give rise to serious difficulties." Large powers are given to the Secretary of State who prescribes the examinations for chauffeurs and appoints authorized examiners and agents to see that the law is observed. Owners of cars pay \$5 for cars of 20-horsepower or less; \$10 for cars of 20 and less than 35-horsepower; \$15 for cars of 35 and less than 50 horsepower and \$25 for cars of more than 50. These fees are in lieu of all property taxes levied against cars. For motor-vehicles used exclusively for business a registration fee of \$5 is imposed.

Chauffeurs must register each year and pay a fee of \$5. They must also pass examinations as a test of qualifications and file photographs of themselves before licenses will be granted. No chauffeur or owner under eighteen years of age is permitted to operate a car on the highways. Number plates must be carried in the front and rear of each car furnished by the Secretary of State and are to have each year a new color. The speed limit is placed at thirty miles an hour. Cities and incorporated villages, however, are authorized to reduce the speed permitted down to a minimum of five miles an hour. Violation of the speed law by the owner is punishable with a maximum fine of \$100. A chauffeur found guilty of the violation of this law for the third time may have his license suspended on recommendation by the court. Should the chauffeur run away after an accident and fail to leave his name and address he becomes guilty of felony.

An interesting point in the law relates to non-residents. In case they have complied with the laws in their own States, they are exempt from the operations of the New York law provided their States exempt residents of New York. One effect of this will be to prohibit motorists residents in New Jersey from coming into New York except by registering their cars here. Formerly they were

Oklahoma has some remarkable roads. Motor-cars are owned there in great number. Oklahoma City, for example, with a population of 70,000, having about a thousand. Many farmers have them. The highways are often natural roads. Thousands of miles of them lead out of Oklahoma City. That city has become in consequence "the great marketing-place for agriculturists residents in New Jersey from coming into New York except by registering their cars here. Formerly they were



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THE NEW WRIGHT AEROPLANE.
The striking feature of the latest Wright machine is the absence of frontal elevating planes, their place being taken by a small elevating plane at the rear. The new machine was tried recently at Asbury Park, where it proved its efficiency, showing fine speed and stability.

not prevented from coming and much comment has prevailed among New York motorists as to the injustice of a condition which permitted this and yet prevented New York motorists from entering New Jersey without a license.

ONE of the motor car companies in Detroit sent out in April an endurance car for a tour of three months east and west in order to report generally on road conditions. Some fifteen States were traversed, the total distance being 6,300 miles. The general conclusion as to roads was that those in the East are strikingly better than those in the West. Travelling east from Detroit the observers saw more and better macadam road as they proceeded beyond Cleveland, and began soon to realize, says a writer in Motor Age, that millions of dollars had been spent on the improvement of highways in the East. Massachusetts exceeds all other States in the use of oil on

roads he is able to land them at the market-place in a short space of time." If he is a truck-gardener he can place his produce in the hands of consumers while it is still in fine condition as to freshness.

OF the twenty-six cars which left Cincinnati on the Glidden tour early in June, only eleven went to Chicago to contest for the Chicago trophy. Of these five belonged among those making the original entries. One of the five had been disqualified at Oklahoma City for work done on the car while in the garage, but it completed the run as a non-contestant and thus covered every foot of the course. Other cars which for one reason, or another dropped out of the contest, completed the entire circuit. There was one, however, which, owing to the loss of a day because of trouble with a rear axle, cut off the course about one hundred miles in order to catch up with the procession as a non-contestant. An-

An Automobile Success

Not Enough RUSSELL-KNIGHT Cars to Satisfy the Demand

More people wished to purchase Russell-Knight cars in 1910, and were unable to get them, than there were actual purchasers.

This despite the fact that we increased our output 75 per cent. in twelve months.

What more striking proof of the merit of a car and of the recognition of that merit by the motoring public!

For 1911 we will make many more cars, but we cannot hope to fill the demand for the Russell-Knight cars.

We are adding \$100,000 of new plant to our facilities. Think of it—\$100,000 of beautifully lighted fireproof buildings, and new special machinery for accurate and rapid work.

This addition is a large factory itself, but added to our present large plant, it gives us an equipment not approached by anyone in Canada.

This means:

(1) Still better Russell cars, because the equipment will aid us in further refinements.

(2) More Russell cars to cope with the demand.

Do not wait, however, till the Russell output is sold and have to be satisfied with an inferior car.

Call and let us explain the features of Russell cars fully.

Send us your name to receive handsome 1911 catalogue, to be issued shortly. Prices of new models on application.

CANADA CYCLE AND MOTOR CO., LIMITED

Manufacturers of High-grade Automobiles

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TERMS—One-third with order, balance before delivery. Delivered F.O.B. any port in Great Britain in one month from receipt of order.

Write for Catalogue and full particulars.

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Made in England—in the world's largest Malt Vinegar Brewery

If you've not tried H.P. Sauce you've a great treat in store.

It is the thick, luscious product of oriental fruits and appetite-provoking spices blended by a process known only to the makers, with Pure Malt Vinegar.

H.P. Sauce improves every kind of meat, hot or cold, and is simply the making of bread and cheese.

The Gas Company At the "Fair"

All Toronto gas consumers who have been hindered from seeing our city showrooms, and from hearing more about our liberal gas range proposition, and our educational plans, which are of inestimable benefit to all gas-users, can now have the opportunity of doing so while attending the Toronto Exhibition. Our exhibit of gas ranges, water heaters, kitchen heaters, lights and appliances is situated on the centre row of the Industrial Building, directly northward of the Process Building, and under one roof. You cannot help seeing it. For the benefit of storekeepers, factory-owners and manufacturers requiring the best of lighting methods, we have a lighting exhibit at the east end of Machinery Hall.

Hundreds and thousands of gas users speak highly of our new plans. Come with the crowds and see all that is modern in gas appliance inventions.

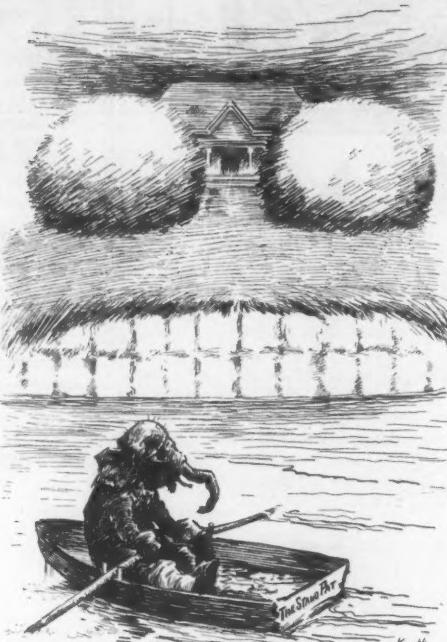
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Topics of the Day Told in Cartoon



Hon. G. P. Graham: "Why, the dawg remembers you!"
Sir Wilfrid Laurier: "Remember me? Well, I should say he ought to. It's a many a chunk he's bit out of my hide."
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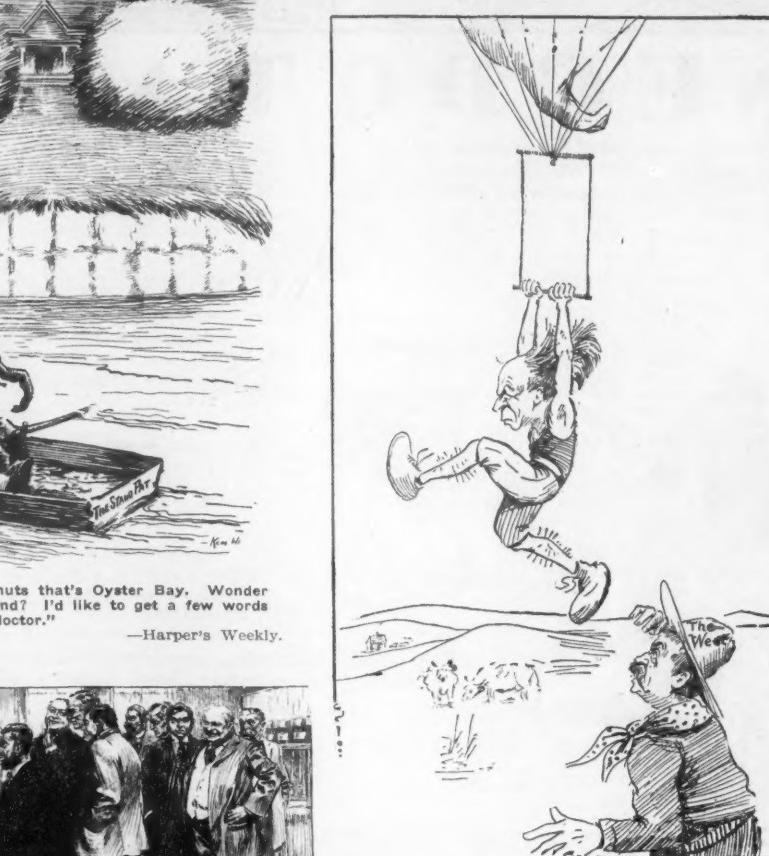


AU REVOIR.
Lord Damocles (to the Sword): "Sorry to leave you, old blade. See you again after the holidays."
—Punch.

ROMAN CATHOLIC INTERNATIONAL EUCHARISTIC CONGRESS.

MONTREAL, SEPTEMBER 6 TO 11, 1910.

For his great event the low rate of single first-class fare, plus 25 cents, for the round trip has been made by the Grand Trunk Railway, the only double-track line, and the route of Canada's fastest and best train, the "International Limited." Tickets will be good going September 3rd to 10th, returning until September 15th, and apply from all stations in Canada, west of Kingston, also from Buffalo and Detroit. This makes the round trip rate to Montreal from Toronto, \$10.25. Remember that a double-track line contributes to safety, that the excellence of the Grand Trunk roadbed is conceded, that its dining car service is unrivaled, and that the ride along Lake Ontario shore and in view of the St. Lawrence makes the trip a delight. Early application for accommodation in sleeping or parlor cars should be made to Grand Trunk Agents, or ad-



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—Winnipeg Tribune.



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CHRISTIANITY vs. RELIGION



A Popular Chorus.
—Philadelphia North American.

Steaming Hot

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A Glass of

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Positively, it's a liquid breeze that blows away heat and thirst and fatigue and touches particular palates with vigorous deliciousness.

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Since the adoption of the Ross Rifle there has been a notable improvement in scores throughout Canada.

Rifle shots handicap their skill who do not provide themselves with a Mark III.

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The new models are fitted so as to permit the adjustment of the new peep rear sight.

Illustrated catalogues and full particulars sent on request.

THE ROSS RIFLE CO.
QUEBEC, P.Q.

LABATT'S
Recommended by physicians
for nervous people. Taken
at night, it acts as a harmless
and very effective hypnotic.
Calm and a nerve tonic—
nourishes and strengthens.
Palatable and without any
disagreeable after
effects.
PORTER

SUPERFLUOUS HAIR
Removed by the New Principle

De Miracile
A revelation to modern science. It is the only scientific and practical way to destroy hair. Don't waste time experimenting with electrolysis, X-ray and depilatories. These are offered you on the bare word of the operators and manufacturers. De Miracile is not. It is the only method which is endorsed by physicians, surgeons, dermatologists, medical journals and prominent magazines. Booklet free, in plain sealed envelope. De Miracile, sealed, sealed in plain wrapper, for \$1.00 by De Miracile Chemical Co., 1012 Park Ave., New York. Your money back with out question (no red tape) if it fails to do all that is claimed for it. For sale by The Robt. Simpson Co., Limited, TORONTO

FOSTER
PRESCRIPTION OPTICIAN.
Tel. Main 4348. 15 Queen St.

On a warm day it is
really refreshing to use

CALVERT'S
Carbolic Toilet Soap,
and any day it is a good soap to
choose, for you want a soap that
is pure and cleansing, you like a
soap that is pleasantly perfumed, and an antiseptic soap like this,
containing 10% pure Carbolic—an ample proportion—protects
you against risk of contagion.

Sold at Local Stores and
Drugists, 15 cents a tablet
For sample send a cent stamp to
F. C. CALVERT & CO.
349 Dorchester St. West,
Montreal.



ON August 1 went into effect the new motor-car law of New York. By this law, owners, chauffeurs, makers and dealers are required to register with the Secretary of State and to pay prescribed fees. Xenophon H. Huddy, writing in motor, says this law "possesses many admirable features and is a model enactment in certain respects, but it also contains defects which give rise to serious difficulties." Large powers are given to the Secretary of State who prescribes the examinations for chauffeurs and appoints authorized examiners and agents to see that the law is observed. Owners of cars pay \$5 for cars of 20-horsepower or less; \$10 for cars of 20 and less than 35-horsepower; \$15 for cars of 35 and less than 50 horsepower and \$25 for cars of more than 50. These fees are in lieu of all property taxes levied against cars. For motor-vehicles used exclusively for business a registration fee of \$5 is imposed.

Chauffeurs must register each year and pay a fee of \$5. They must also pass examinations as a test of qualifications and file photographs of themselves before licenses will be granted. No chauffeur or owner under eighteen years of age is permitted to operate a car on the highways. Number plates must be carried in the front and rear of each car furnished by the Secretary of State and are to have each year a new color. The speed limit is placed at thirty miles an hour. Cities and incorporated villages, however, are authorized to reduce the speed permitted down to a minimum of five miles an hour. Violation of the speed law by the owner is punishable with a maximum fine of \$100. A chauffeur found guilty of the violation of this law for the third time may have his license suspended on recommendation by the court. Should the chauffeur run away after an accident and fail to leave his name and address he becomes guilty of felony.

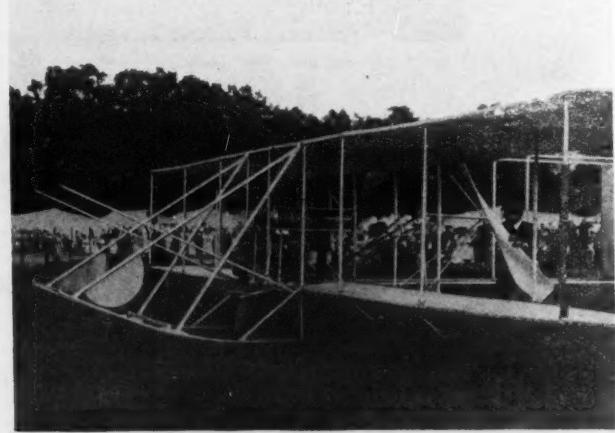
An interesting point in the law relates to non-residents. In case they have complied with the laws in their own States, they are exempt from the operations of the New York law provided their States exempt residents of New York. One effect of this will be to prohibit motorists resident in New Jersey from coming into New York except by registering their cars here. Formerly they were

Oklahoma has some remarkable roads. Motor-cars are owned there in great number. Oklahoma City, for example, with a population of 70,000, having about a thousand. Many farmers have them. The highways are often natural roads. Thousands of miles of them lead out of Oklahoma City. That city has become in consequence "the great marketing-place for agriculturists with his crops, since with his car and the good

other car is said actually to have travelled farther than the route called for because of getting lost. There were several cars not entered which covered every mile of the route as noncontestants. One of these carried a quick-firing gun.

A writer in Motor Age, summarizing the event, prints a table which shows that only five cars in the whole tour "made perfect control performances," by which was meant that they were never late at a checking-station while on the tour. None, however, failed to receive some technical penalty for work done on the road. The cleanest record in this respect was won by a car which had nine points of penalty for taking on water, repairing, and placing on fan-belts.

Proving the Earth Rotates.
ONE of the simplest proofs of the rotation of the earth can be obtained by rolling up a piece of paper into a fine tube and taking a sight on a star. The tube must be held steady, or better still, fastened to the side of a window. Pretty soon the star will move across the field of view and away so as not to be seen. This must be occasioned by the earth's rotating with the tube on it, for the stars are known to be practically fixed. To find the point about which it rotates—that is, the star end of the axis of rotation—several stars have to be examined. All to one side of the North Star will be found to move in a certain direction, while all on the opposite side go in the opposite direction. The North Star, Polaris, does not seem to move at all, and the reason for this is easy to see. Take an orange and point it toward one corner of the room, rotating it so that the same pole always points to that corner. Imagine an ant on the orange near its equator and the view it would obtain of the corner of the room and the other objects in the room. It will be at once seen that the corner will always be in the same relative position to the ant, while everything else will seem to rotate, or rather revolve, around the corner. So it is with the stars—they all seem actually to revolve around the North Star, but this is solely due to the rotation of the earth. Of course the North Star cannot be seen from the southern hemisphere, for the line of sight would pass through the earth's rotundity at the equator. For this same reason all the stars near the North Star are invisible in the southern hemisphere, while the Southern Cross and stars near it are never seen in the northern hemisphere.



Copyright, Underwood & Underwood, New York.
THE NEW WRIGHT AEROPLANE.
The striking feature of the latest Wright machine is the absence of frontal elevating planes, their place being taken by a small elevating plane at the rear. The new machine was tried recently at Asbury Park, where it proved its efficiency, showing fine speed and stability.

not prevented from coming and much comment has prevailed among New York motorists as to the injustice of a condition which permitted this and yet prevented New York motorists from entering New Jersey without a license.

* * *

ONE of the motor car companies in Detroit sent out in April an endurance car for a tour of three months east and west in order to report generally on road conditions. Some fifteen States were traversed, the total distance being 6,300 miles. The general conclusion as to roads was that those in the East are strikingly better than those in the West. Travelling east from Detroit the observers saw more and better macadam road as they proceeded beyond Cleveland, and began soon to realize, says a writer in Motor Age, that millions of dollars had been spent on the improvement of highways in the East. Massachusetts exceeds all other States in the use of oil on processions as a non-contestant. An-

An Automobile Success

Not Enough RUSSELL-KNIGHT Cars to Satisfy the Demand

More people wished to purchase Russell-Knight cars in 1910, and were unable to get them, than there were actual purchasers.

This despite the fact that we increased our output 75 per cent. in twelve months.

What more striking proof of the merit of a car and of the recognition of that merit by the motoring public!

For 1911 we will make many more cars, but we cannot hope to fill the demand for the Russell-Knight cars.

We are adding \$100,000 of new plant to our facilities. Think of it—\$100,000 of beautifully lighted fireproof buildings, and new special machinery for accurate and rapid work.

This addition is a large factory itself, but added to our present large plant, it gives us an equipment not approached by anyone in Canada.

This means:

(1) Still better Russell cars, because the equipment will aid us in further refinements.

(2) More Russell cars to cope with the demand.

Do not wait, however, till the Russell output is sold and have to be satisfied with an inferior car.

Call and let us explain the features of Russell cars fully.

Send us your name to receive handsome 1911 catalogue, to be issued shortly. Prices of new models on application.

CANADA CYCLE AND MOTOR CO., LIMITED

Manufacturers of High-grade Automobiles

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Builders of the British "Zodiac" Aeroplanes

"Zodiac" Biplanes | "Zodiac" Monoplanes
50/60 h.p. - Price £1,000. 25/30 h.p. - Price £500.

TERMS—One-third with order, balance before delivery. Delivered F.O.B. any port in Great Britain in one month from receipt of order.

Write for Catalogue and full particulars.

Offices and Works - BRISTOL, ENGL. Flying Ground - SALISBURY PLAIN (W.D.) Telegrams: "AVIATION, BRISTOL." Codes—A t. A. B. C. and MORNING.

TRADE MARK

H.P. SAUCE
(The New Sauce)
Made in England—in the world's largest Malt Vinegar Brewery

If you've not tried H.P. Sauce you've a great treat in store. It is the thick, luscious product of oriental fruits and appetite-provoking spices blended by a process known only to the makers, with Pure Malt Vinegar.

H.P. Sauce improves every kind of meat, hot or cold, and is simply the making of bread and cheese.

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All Toronto gas consumers who have been hindered from seeing our city showrooms, and from hearing more about our liberal gas range proposition, and our educational plans, which are of interest to all, will now have an opportunity to do so while attending the Toronto Exhibition. Our exhibit of gas ranges, water heaters, kitchen heaters, lights and appliances is situated on the centre row of the Industrial Building, directly northward of the Process Building, and under one roof. You cannot help seeing it. For the benefit of storekeepers, factory-owners and manufacturers, and others interested in lighting methods, we have a lighting exhibit at the east end of Machinery Hall.

Hundreds and thousands of gas users speak highly of our new plans. Come with the crowds and see all that is modern in gas appliance inventions.

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THE CONSUMERS' GAS COMPANY OF TORONTO

TELEPHONE MAIN 1933 FOR FURTHER PARTICULARS

THE GAS COMPANY'S SERVICE IS GOOD SERVICE



LIVING IT DOWN

By WARWICK DEEPING

CHAPTER XXIV.

NOW that Roger Burgoyne had withdrawn his men from Bilberry Wood, and there was no need for her to carry her turf wall further, Eve had set to work to dig a trench on the south side of the garden hedge, and to follow up the walls and the floor of *opus signum* that she had uncovered several weeks ago. Eve did not consider the argument that it was a somewhat unorthodox time of the year for the carrying on of such research. She forgot or ignored such factors as frost, snow, and winter sludge. The days were dry and clear for the moment, with a thin fog in the early morning that soon lifted under the sun.

She had begun the new trench the morning before Barnabas Sheldon's visit, and had struck the floor of *opus signum* on the south side of the hedge. On the day of Heriot's return to Hindleap, Eve was at work at seven, carrying her trench from west to east, and examining the earth that she threw to one side. The fascination of the quest began to grip her more and more as relic after relic came to light out of the crumbling soil. Pieces of roofing tile, a bronze coin or two, fragments of rough pottery, a small stone mortar, a strip of rusted iron that looked as though it might have been a knife, Eve brought out a box, and stored her finds in it, meaning to clean and examine them at night.

She was at work at seven again next morning, very soon after dawn, carrying her trench on through the doorway she had found. Out of the bottom spadefuls of earth she picked out three or four drab-colored tesserae. The find kindled her into delightful ardor. She felt on the brink of one of her imagined pavements over which had passed the feet of the dead.

As she cleared away the soil she came upon a smooth hard surface that seemed to sag very slightly towards the east. Eve went on her knees and began to scrape away the soil, using her hands and a piece of pointed wood. Very soon, too, she had cleared away all doubt as to the nature of the thing she found. Close set tesserae of a drab color betrayed the beginnings of a mosaic pavement.

Eve went to the house for water, a sponge, some rags and old pieces of sacking. She spread the sacking at the bottom of the trench, and even took off her shoes so that she should not damage the mosaic as she worked. After removing another yard or so of earth, she cleared the floor of the trench, took her pail and sponge, and soon saw colors appearing as the film of brown soil vanished.

First and outermost came a plain strip of the drab-colored tesserae; then a border, a Greek fret in red upon a yellow ground. Next a second stretch of the drab-colored cubes. Further still, as Eve washed away the soil, she came upon a second border, a blue scroll of twisted cords that seemed part of the circumference of a circle.

So the work went on, till Eve remembered that there was such a thing as food. Hardly half an hour passed before she stepped down again into the trench, took off her shoes, and knelt to clean more of the mosaic. She appeared to have cut across a circular compartment in the pavement, and a head, enclosed by a scroll of leaves, came into being under her hand.

It was a woman's head, bearing a chaplet of flowers, the black hair falling from under the chaplet upon naked shoulders. A bluish nimbus surrounded the head, and a necklace of lapis-lazuli encircled the throat. The woman's mouth was wide open, as though she were shouting for laughter; the half-closed eyes had a fierce Bacchic mirth. There was a living and lascivious boldness about the face, despite its crudities, the narrow jowl, the overmarked eyebrows, and the rigid hair.

The mosaic head roused in Eve the sense of some unpleasant memory that eluded her and yet threw its shadow across her mind. She stared at the face, trying to link up the association of her ideas. The black oval of the open mouth was the thing that prompted her. The face in the Roman pavement recalled to her the laughter that she had heard in Hindleap Wood.

Eve was kneeling in the trench, and still looking at the face, when a dull thudding sound seemed to come to her through the earth. She raised her head sharply, and glanced over the meadow, to see a man on horseback trotting up towards the trench.

There was no gate in the wire fence, and Roger Burgoyne had leapt his horse over it with characteristic assurance. He rode right up to the trench, apparently as intent upon the head and shoulders of the girl which rose above the bank of earth as he was upon any archaeological treasures that her enterprise had uncovered.

Eve stood up as to a challenge, feeling her face hot, and her temper warming to the same fine color. She had no shoes on her feet, sleeves rolled to her elbows, hands soil stained, earth browning her black skirt and blouse. Whether she was femininely conscious of these details did not concern the adventure. She was fully conscious of Burgoyne's presence, and of the savour of insolence this exploit of his had for her.

Burgoyne took off his hat so that it nearly touched his horse's ears. He had absorbed all the feminine details that Eve might have chosen to ignore, but he had amplified them with other excellencies such as the plump curves of a bare forearm, the round strength of the collarless throat, the look of womanly fitness, the heightened color, the coal-black hair.

"I see you are hard at work."

His habit of assuming an air of confident familiarity made Eve feel none the more placable.

"I did not know there was a gate in my fence."

"No, there isn't one; I jumped the wire. It has always been my way, Miss Thorkell, to use the spur when I meet an obstacle."

It was one of his pompous moments. Eve cast about for some verbal potsherds to fling at him. The man's self-satisfaction appeared invulnerable, his aggression even more aggressive when she met his restless and flickering eyes.

"I shall be much obliged if you will return over the fence," she said.

Burgoyne stared at her.

"Before I go, may I be allowed to show some interest?"

He edged his horse two steps nearer, and was able to see some part of the mosaic pavement. Eve did not stir. Burgoyne's horse began to betray its usual tricks of temper.

"I bear no malice, I assure you," he said as the beast fidgeted to and fro; "it happens to be your side of the fence, Miss Thorkell, not mine. Isn't it possible for you to meet me in what these English call 'a sporting spirit'?"

He conveyed to her unconsciously the extremely subtle suggestion that he had known many women who had been glad to meet him in any spirit that he might have wished. Intuition hinted the thing to Eve.

"I have a prejudice in favor of choosing my own friends," she answered him, "and cannot say that I understand a man who approaches me after the fashion of an insurance tout, and whose manners consist of commercial impertinence."

Burgoyne reddened with sudden intelligent anger. He was like an unscrupulous child in the matter of his egotism, and ready to behave like an unscrupulous child whose manners are called into question.

"I did not ask for personalities, Miss Thorkell!"

"Yet you force them upon me!"

Burgoyne's horse began to plunge, head down, heels in the air. After a kick or two the beast swerved round, turning the rider's back to Eve. An impulse rushed from brain to fingers. She stooped, picked up the piece of broken tile, straightened her arm, and flung hard and valiantly for a girl.

The sharp edge of the tile caught Burgoyne's horse on the left hindquarter, and the beast, who would kick at the bite of a fly, reared, then lashed out, and went off at a gallop. Burgoyne, fine horseman that he was, could not hold the animal for a moment. It dashed for the fence, cleared it, and made for the open moor.

Eve stood watching, half concerned for the fool's neck, half inclined to laugh at nature's judgment upon his bragging. Horse and man disappeared from view below a fold of the moor, and Eve felt confident that she would see no more of Burgoyne that day.

She turned towards the house, only

(Continued on page 16.)

People of Switzerland, so a Paris paper reports, invent all kinds of cures to attract visitors to their country. Just now it is the asparagus cure in Valais. There is an abundance of asparagus in the Rhone Valley, and tons are exported to various countries of Europe. The cures begin about the end of May, and the patients make asparagus their principal diet. Meat is rigorously banished.

Births, Marriages and Deaths.

BIRTHS.

HENSLEY—At Ottawa, on Wednesday, Aug. 17th, the wife of George S. Hensley, of the Bank of Montreal, of a daughter.

DEATHS.

WANLESS—At the home of his son-in-law, Mr. J. L. Elliott, on Monday, Aug. 22nd, 1910, John Wanless, late timber and tie Inspector of the C.P.R., formerly of Parkdale, Toronto. Funeral at 2:30 p.m., Wednesday, Aug. 24th, from his son's residence, 306 Pacific Avenue, West Toronto, to Mount Pleasant Cemetery.

Don't Let Punctures Worry You



PRICES FROM \$14.50

Lists on Application

THE STEPNEY MOTOR WHEEL
of Canada, Limited
130-132 King St. East, Toronto

GAYETY HIGH CLASS BURLESQUE DAILY MATINEES, LADIES 10¢

Week of Aug. 29

IRWIN'S MAJESTICS

with GUS FAY and FLORENCE BENNETT

"I'm Thirsty All the Time"

Prices, 15, 25, 35, 50, 75 Cents

SEPT. 5—"GINGER GIRLS"

The Bland Chinese Schoolboy.

CHINESE schoolboys present a curious contrast to the schoolboys of the Occident. At least the observation holds with reference to the Oriental schoolboys of Queen's College, Hong Kong, where, it is said, a sight to be seen any day is that of more than a thousand pupils, not one of them indulging in any boisterous conduct, or, indeed, even letting off his superfluous spirits by a run or a leap.

The Chinese boys of Queen's College, Hong Kong, do not hurry, but walk sedately along, with their books under their arms. The utmost exhibition of youthful feeling is a reserved smile-lighting up the face of a boy here and there as he listens to the conversation of his companions. Boisterous behavior would be considered by these Chinese lads as undignified and quite contrary to all ideas of school-boy good form. The more sedate a Chinese boy is in his behavior, the more he conducts himself like a little old man, the more aristocratic he is considered by his schoolfellows, and the more praise he receives from his schoolmasters and his parents.

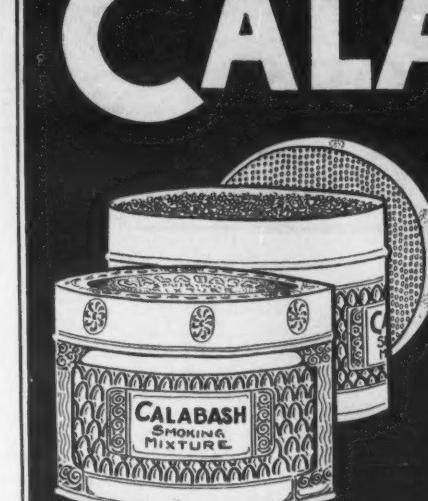
In this country and in England, parents and sons do not invariably agree as to what virtues are to be admired in schoolboy. In China they always do. Strange as it may seem, Chinese youths go to school with the sole idea of acquiring knowledge.

The Admiral—How many couples have you spliced on occasion?

The Bishop—Oh, as many as twenty in two hours.

The Admiral—Ha! A speed of ten knots an hour?—Puck.

CALABASH High Grade SMOKING MIXTURE



2 oz. Tins cost	-	25c
4 oz. "	-	40c
8 oz. "	-	75c
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PACKED IN HUMIDOR TINS

Pen writes with any kind of Nib.

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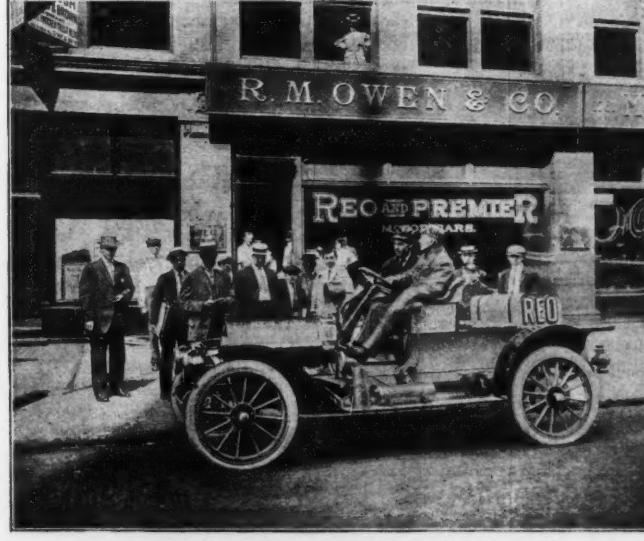
25c. in Stamps or Coin for a "Vite" Self Filling Fountain Pen

An absolutely reliable well finished pen. No destructive rubber parts. Always ready for use. Can be filled with ink

in an instant. No taking pen apart. Automatically sucks ink up when nib is inserted in ink. If not satisfactory money will be refunded.

"VITE" Fountain Pen Co., Limited
Suite 27, La Patrie Building, MONTREAL

You Can Do It With a REO



1911 Transcontinental REO being "checked out" at New York by Starter Wagner.

You Can Do It With a REO

Before purchasing your 1911 car, consider carefully what it will mean for you to own a duplicate of the car that has just lowered the transcontinental record.

THE REO run from New York to San Francisco, just completed, lowers the transcontinental record by 4 days and 11 hours—the distance having been made in 10 days 16 hours and 13 minutes, in a 1911 30 H.P. REO.

The above reproduced photograph shows the Car that did the trick. And, remember, this was not a specially built racing car—but just a stock machine such as are being delivered every day to purchasers.

'Tis a handsome car.

THIS 1911 REO

But if you are going to buy with both sides of your dollar, you must look deeper than beauty.

First, be sure of getting there and back.

Next, be sure of durability and freedom from repairs.

Also be sure of speed.

Now, could anything more conclusively establish the fact that the REO has remarkable speed, durability and get-there-and-back ability? What better evidence could there be on these points, than the wonderful record-breaking run from New York to San Francisco?

And note this—you may pay \$6,000 for your car and get nothing like as much durability and speed.

You can't get them in any other car without paying at least \$3,000, and then you get too much weight, which costs a great deal to carry around, and is uncomfortable, because easy springs are impossible on a heavy car.

You get all that is wanted in a car in the 1911 REO, for \$1,500. It is the always-satisfying car, and one of the greatest pleasures it gives is the money left in your pocket, and the small running expenses.

The handsome thoroughbred 4-cylinder REO is now ready for delivery. Without regard to price, it is the car you want.

The Toronto Agents for the record-breaking REO are International Motor Car Co., Ltd., 60-64 Jarvis Street.

Go and see them—and learn more interesting facts about the four-cylinder REO for 1911.

Canadian National Exhibition

Aug. 27th — TORONTO, 1910 — Sept. 12th

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Scores of pictures of the year from England.
Splendid display of famous paintings from France.

Graphic Art

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Architectural Drawings

First selection of European and American works ever got together in America.

Warship Models and Heavy Ordnance.

Loan exhibits by the British War Office and the great shipbuilding firms of Britain.

Exhibits from Britain and all the Canadian Provinces.

Band of the Grenadier Guards—King George's Household Band.

Tattoo nightly—Ten Massed Military Bands.

Naval Review at Spithead.

Battle between Dreadnought and Airship.

Grand Double Bill of Fireworks Nightly.

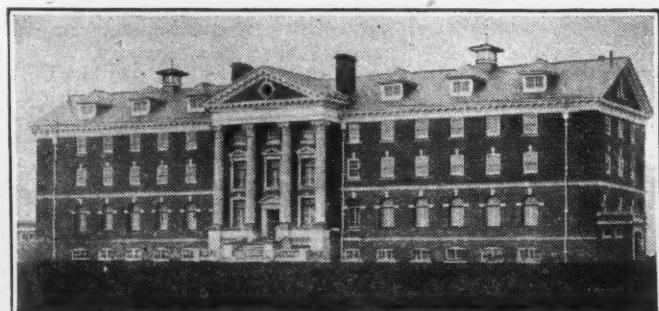
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MISS VEALS, Principal.



PICKERING COLLEGE

RESIDENCE SCHOOL FOR BOYS AND GIRLS

FALL TERM OPENS SEPT. 7th, 1910

Full Preparatory, Collegiate and Commercial Courses. Special Course in Music and Art. For announcement address:

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A Residential and Day School, well appointed, well managed and convenient. Specialists in each department. Affiliated with the Toronto Conservatory of Music. Dr. Edward Fisher, Musical Director. McGillivray Knowles, R.C.A., Art Director. For announcement and information, address the Principal.

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Open August 29th in all Departments of The Central Business College, Toronto. We invite requests for our new catalogue. Write W. H. SHAW, Principal, Yonge and Gerrard Streets, Toronto.

In England everyone is singing Emerson James' Delightful Songs BECAUSE YOUR HEART and Sweet Be Your Dreams Of all Canadian Dealers, or THE FREDERICK HARRIS CO., London, Eng.

Trinity College School for Boys

Healthy situation. Fireproof Buildings. Extensive Playgrounds, large Gymnasium, Skating Rinks, etc.

Boys prepared for the Universities, Royal Military College, and Business. Special attention given to younger boys. Next term begins Sept. 14. New boys must report on Sept. 13.

For Calendar and all information apply to the Headmaster

Mrs. OSWALD BIGBY, M.A. (CAMBRIDGE), LL.B.

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ROYAL ALEXANDRA

Next Week Regular Season Begins

Matinees Wed., Sat. 25c. to \$1.

WM. A. BRADY announces
"THE GREATEST PLAY IN 10 YEARS." —Chicago Tribune.

MOTHER

By JULES ECKERT GOODMAN.

With the entire original cast which made Chicago happy for five solid months.

Desiring to make noteworthy his first offering in Toronto since his alliance with the Messrs. Shubert, Mr. Brady directs attention to the fact that "Mother" will be seen in no other city prior to its opening in New York for an indefinite run.

Evenings 25c. to \$1.50. Seats now selling.

NEW SHEA'S THEATRE

Matinees: WEEK OF AUG. 28

Evenings: 25, 50, 75c.

Last Vaudeville Appearance of

Mlle. DAZIE

Presenting Her Sensational Dramatic Pantomime

"L'AMOUR de L'ARTISTE"

THE THREE LEIGHTONS

A One Night Stand Minstrelsy.

CONLIN, STEEL & CARR

Just From College "Musical Comedy Girl."

TOM MAHONEY

Story Teller and Singer of Songs.

THE FIVE ARMANIS

"A Night in Venice."

THE KINETOGRAPH

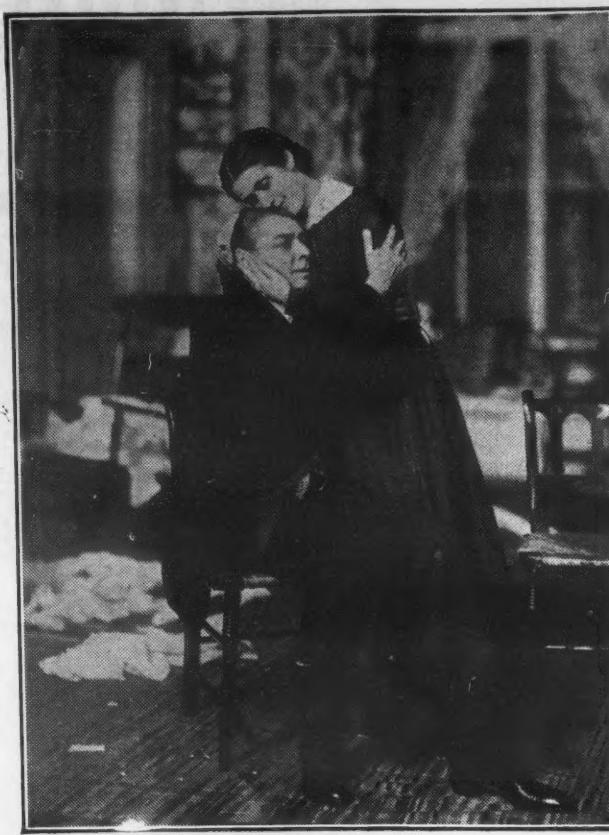
All New Pictures.

Special Extra Attraction

PAUL SPADONI

Novelty Juggler and Roman Gladiator.

MUSIC AND DRAMA



(Continued from page 6.)

dramatist. In this piece Sidney Grundy elected for cleanliness without doing violence to the interest and fun of the story. It is played by Miss Haswell and her associates, Mr. Gordon, Mr. Fawcett, Mr. Emory, Miss Ogden and Miss Holton, with a verve that keeps the audience continually on the qui vive. The production, considered generally, is a happy wind-up to a very felicitous season.

Nat Goodwin will star in a comedy by George Broadhurst, called "The Captain." Its scenes are laid in Manila. Mr. Goodwin's role is that of a financial soldier of fortune.

Thomas W. Ryley is holding rehearsals of "The Storm" by Langdon McCormick. He has engaged Robert T. Haines and Conway Tearle to play the leading roles.

Klaw & Erlanger's production of "The Round Up" opens its fourth season in Boston. Rapley Holmes will play the part of the fat sheriff whom nobody loves.

Henry Miller goes to the Pacific Coast early in the season with "Her Husband's Wife," a comedy by A. E. Thomas, which was quite the vogue in New York City in the spring. Laura Hope Crews will be with him in the cast.

Maclyn Arbuckle will be starred this season by Joseph Brooks in a farce by George Hobart called "Welcome to Our City." Mr. Arbuckle's role is that of a Southern gentleman who comes to New York on his first visit.

Fred Terry, the English actor, will come to New York in October with his wife, Julia Neilson, to play a ten weeks' engagement under the management of Klaw & Erlanger. They will bring with them their own company, appearing in "The Scarlet Pimpernel," and "Henry of Navarre." The former play has been running for three years on and off in London.

Miss Maud Proctor has signed with Henry W. Savage for the ingenue role in "Madame X." and rehearsals commenced Aug. 12.

ANIMAL acts are apt to be rather tiresome performances. Even at the best the mental range of the most intellectual of monkeys or the cleverest of tarsiers is limited. Thus it happens that the animal act has come to be a stereotyped affair, during which wise men—who are also unaccompanied in a feminine sense—take the opportunity to go out and buy things—"yes, soda in mine." But the monkey act at Shea's this week is an altogether new and thoroughly amusing version of an old "stunt." It is cleverly conceived, and the members of the cast play their roles very acceptably. In fact, they set a standard which one or two of the other performers—Gene Greene, for instance—hardly attain. At least the grimaces and posturing of the monkeys are amusing. This is a great deal more than can be said of much that Greene does. Some of his songs aroused the elemental savage in one to the extent of longing for a club

to * * *

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2.—Heintzman & Co.—Round corners, carved legs and lyre, rosewood case, seven and one-third octaves, full overstrung scale, manufacturers' price \$350, sale price \$105.00

3.—Heintzman & Co.—Round corners, carved legs and lyre, full overstrung scale, rosewood case, seven and one-third octaves, in good condition, manufacturers' price \$350, sale price \$115.00

4.—R. S. Williams—Double round corners, carved legs and lyre, full overstrung scale, rosewood case, seven and one-third octaves, in splendid condition, manufacturers' price \$350, sale price \$117.00

5.—Weber, Kingston—Round corners, carved legs and lyre, full overstrung scale, rosewood case, seven and one-third octaves, full overstrung scale, good condition and tone, manufacturers' price \$350, sale price \$123.00

6.—Steinway—Double round corners, carved legs and lyre, full overstrung scale, rosewood case, seven and one-third octaves, in splendid condition, manufacturers' price \$350, sale price \$125.00

7.—Heintzman & Co.—Upright Grand, seven and one-third octaves, three pedals, mahogany case, Boston fall-board, used only nine months, manufacturers' price \$350, sale price \$237.00

8.—Mason & Risch—Cabinet Grand, very pretty piano, burl walnut case, Boston fall-board, used only a few months, manufacturers' price \$350, sale price \$237.00

9.—Heintzman & Co.—Upright Grand, seven and one-third octaves, three pedals, mahogany case, Boston fall-board, Louis XV. design, used only nine months, manufacturers' price \$350, sale price \$275.00

10.—Chickering—Medium size, pretty mahogany case, Boston fall-board, seven and one-third octaves, ivory and ebony keys, Boston fall-board, used only nine months, manufacturers' price \$350, sale price \$285.00

11.—Steinway—Verti Grand size, pretty mahogany case, panelled Colonial design, seven and one-third octaves, manufacturers' price \$375.00, sale price \$305.00

12.—Heintzman & Co.—Upright Grand, mahogany case, plain Colonial design, seven and one-third octaves, ivory and ebony keys, Boston fall-board, has been used for concert purposes through a part of the season, original price \$450, sale price \$325.00

13.—Extra—Player Piano
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We have a fine Gerhard Heintzman Player Piano which we have been holding for a few months for demonstrating purposes, regular price \$800, now \$550.00

14.—Gerhard Heintzman—Upright Grand, mahogany case, seven and one-third octaves, ivory and ebony keys, Boston fall-board, has been used for concert purposes through a part of the season, original price \$450, sale price \$325.00

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LIVING IT DOWN

(Continued from page 14.)
to find that a third person had been watching Burgoyne's rout, and that person her neighbor from Hindleap Wood. Heriot had come out by the gate at the end of the south shrubbery and had paused with the half-embarrassed air of one not quite sure of his welcome. His coming suddenly recalled to Eve the gross laughter that she and Barnabas had heard in Hindleap Wood.

Vivid as the memory was, the generosity in her rose against it with no little heat. She picked up her shoes, and showed them laughingly to Heriot.

"I am the 'labor party,'" she said, "and I appear to have frightened the landowner's horse."

She knelt down to lace up the shoes and Heriot moved across the grass towards her.

"You have been hard at work."

She changed from one knee to the other.

"Yes; the enthusiasm is upon me."

"I came over to see whether you have had any further trouble here. I have just had several uninverted guests at Hindleap."

He glanced up sharply as she tied the shoe-lace into a bow.

"Have you?"

"I happened to be away for a night, and left the cottage empty. When I came back next day John Lavender met me at Crutchet station with a story about pikies having quartered themselves in my cottage."

"Oh! What are pikies?"
"Low class gipsy people."
"And when was it?"

"Tuesday night. I left early on Tuesday morning. They only broke open the wood-shed and helped themselves to some wood and a hatchet. I wondered whether you might have been bothered by the same people."

Eve rose from her knee, the simple act seeming to have for her a symbolic significance. Heriot was struck by a kind of light that had overspread her face.

"No; I have seen nothing of the people. What a good thing they did no damage. Come and see what I have found here."

Heriot joined her at the edge of the trench, and for some minutes they were deeply intent upon that strange picture recovered from the faded past. No sense of restraint or of reserve appeared to cloud their mutual consciousness. They were like two children looking at their own reflections in a pool.

Heriot raised his head at last, and gazed over the moor.

"Did you ask Burgoyne to see this?"

There was a half turn of each head, and their eyes met.

"I? No. He jumped the fence and rode over here as if I held the place as a copyhold and he was the lord of the manor with rights of treasure trove. I am getting in a bad temper with the man's aggressiveness."

Heriot was on one knee beside the trench, Eve kneeling close to him. He could have put out his hand and touched her.

"Burgoyne needs a lesson." "I have tried sarcasm, but I cannot use a whip to him. I don't understand the man. Have you ever noticed his eyes; they are always averse with a sort of restless surface light; one can see nothing behind them."

Heriot's mouth had hardened.

"I think I understand Burgoyne," he said, "if my instincts go for anything. Why don't you have someone to work with you here?"

Her frank eyes questioned his.

"Who could I have?"
He considered, feeling her nearness like some primitive enchantment, magic of the sea, the sunset, and the forest.

"There is John Lavender. The boy is reliable and shrewd enough. Winter is a slack time with them on their little farm. His father would probably let him come."

Her eyes brightened at the suggestion.

"That is an idea. But then—"
"Well?"

"There is the question of wages." Heriot stared into the trench.

"Could you manage it?" he asked.
"Oh, I could," she answered thoughtfully.

"As a matter of fact, I was going to employ the lad myself for the winter. But I can do without him easily when I have done my planting. Supposing I keep to the contract, but send him over to you?"

He caught a slight gleam in the dark eyes.

"I mean that—"

"Yes, I understand; but I can't—
Well, let me think a moment."

They remained silent, within two feet of one another. Heriot wondered what she would say.

"If I take the lad—"

"Yes."

"May I make a sub-contract of it, and settle with you in the spring?"

Their eyes met and filled with a

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sympathy of smiles.

"Of course you can; it is a small matter. But really there is no need—"

She stopped the offer with a look.

"No, don't say that. People talk about a thing called self-respect.

With me it is not a commonplace prejudice."

"I understand."

"Suppose I try John for two or three weeks?"

"I don't think that you will regret it."

"No. Thank you ever so much. I am quite in a fever to see more of the past uncovered."

And Heriot walked back over the moor, setting the music of her sympathy to the words of his own past.

(To be continued.)

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REPORTS concerning crop prospects for Western Canada are unquestionably of a more encouraging character. Whereas a month ago it was confidently asserted that a crop in excess of 80,000,000 need not be expected, it is now asserted that the crop has the best of chances to reach 90,000,000. A grain exporter just returned from Winnipeg asserts that 90,000,000 is a safe bet. Some make the claim that the crop will reach 100,000,000, and that was the estimate made to the Government. Keeping on the safe side, and estimating 90,000,000, the situation is certainly much more encouraging than it was a short while ago, although the out-turn would still be 25 per cent. less than a year ago, when the crop reached 120,000,000. This falling off is a serious enough blow to the country, particularly as there is an increased number of farmers in the West this year, thus making the average per family very much lower. This, of course, is not the way it looks to the farmer. He either has the crop or he has not. It is not of much advantage to him that the man one hundred miles away is reaping twice as much wheat as a year ago. The wheat that the other farmer reaps does not keep from starving the man who has none to reap. But from the standpoint of the East, or of the manufacturer, the merchant, the railway, and of those who are not owners of farms in the West, the failure of the crops of individual farmers here and there is of little importance provided the total out-turn is up to the average.

It cannot be disputed, however, that it is better for us that the crop be well distributed. A crop like that of this year, for instance, is not nearly so beneficial to the country as a whole as would be one of the same size, but which was distributed over the whole West, and in which there were no failures. In certain portions of the Southern sections of the country some of the farmers have been practically wiped out. This means that debts which should have been paid will have to be carried over another year. In these sections the buying power will be cut down enormously, and the result will probably be that there will be bankruptcies of merchants and others doing business in these sections. This will unsettle trade and react upon the wholesale houses of the East as well as upon the railways doing business in those sections.

On the other hand, in other sections of the country the crops have been large. This will give the farmers large purchasing power, but very few of them will exercise it. The fear of a crop failure next year has been emphasized by the experience of the South this year, and the farmers of the more favored districts will do well to take the warning. That they will take it to heart there can be no doubt. Over and above this, however, no careful man, such as a farmer generally is, would go out and spend his surplus simply because he was fortunate enough to have one. In many cases, increased receipts of \$500 from a crop would not mean that the farmer would increase his expenditure by more than \$50 or so, whereas the failure of his crop would mean in every instance that expenditures would be largely reduced. So that, from no standpoint can it be said that all we who are not farmers have to consider is the total yield. The total yield is no doubt the most important consideration, but it is better to have a light average crop covering the whole country, without any actual failures, than to have heavy yields in some sections and almost total failures in others. The West is just like the East, the more evenly the wealth is distributed the better it is for the country.



WE now have the Government bank statement for the end of July to aid us in forming some opinion of how matters have been going on behind the scenes in the world of finance. We are also placed in possession of certain data from which we may make some deductions concerning the financing of the crop this year.

In the table which appears below is shown the most interesting figures concerning the standing of the chartered banks at the end of July last. In order that these may be made intelligible, the figures at the end of the previous month are also provided, as well as those at the end of July a year ago. In the second table are shown the figures for November last, that being the month in which the circulation is greatest, owing to the crop movement. A column is provided to show what extent the figures increased in November, 1909, over the previous July. By adding these same increases to the July, 1910, figures, the results for next November—which are necessarily only estimated—are reached.

	July, 1909.	June, 1910.	July, 1910.
Paid up capital	\$ 97,488,000	\$ 98,728,000	\$ 98,803,000
Greatest circulation ...	73,731,000	81,538,000	84,069,000
Deposits on demand	223,556,000	263,417,000	251,638,000
Deposits, notice	466,338,000	534,423,000	538,384,000
Deposits elsewhere	64,515,000	85,017,000	75,275,000
Call loans, Canada....	54,603,000	61,593,000	60,081,000
Call loans, elsewhere....	114,821,000	132,000,000	120,000,000
Curt' loans, Canada....	532,821,000	649,146,000	653,098,000
Curt' loans, elsewhere....	32,753,000	38,271,000	40,267,000
Total assets	1,065,889,000	1,230,825,000	1,210,854,000
Total liabilities	872,752,000	1,040,324,000	1,017,863,000
Inc. over			
Nov., 1909.	July,	Nov., 1910.	
Greatest circulation ...	\$ 92,223,000	\$ 18,492,000	\$ 102,501,000
Deposits on demand ...	264,285,000	41,729,000	293,367,000
Deposits on notice ...	493,254,000	26,916,000	565,300,000
Call loans, Canada....	57,876,000	3,273,000	63,354,000
Call loans, elsewhere....	148,836,000	29,151,000	131,587,000
Curt' loans, Canada....	580,292,000	80,471,000	703,516,000
Curt' loans, elsewhere....	35,358,000	2,605,000	42,572,000

The above figures show that during the month of July there was practically no change in Paid-up Capital. Notes in Circulation showed an increase of \$2,500,000, which may have been due to increased business or to some special cause. Both Assets and Liabilities showed a slight decrease, there being nothing of special interest in any of these items.

It will be observed that the Deposits on Demand decreased about \$12,000,000. This would tend to show expansion in business calling for larger expenditure and depleting merchants' accounts. We find, too, that merchants were compelled to increase their loans with the banks to the extent of about \$4,000,000, for the same reason. On the other hand, Deposits on Notice increased nearly \$4,000,000. There is nothing striking about this, save that had the public been purchasing securities in the manner which is so much desired by stock market leaders, it is not improbable that instead of an increase, this account would have showed a decrease. That Deposits Elsewhere decreased \$10,000,000 shows, of course, that the depositors had occasion to make use of their money,

but further information would be requisite to draw any safe deductions. The increase in Current Loans Elsewhere, however, indicates that the reduction in deposits was connected with business expansion.

The most significant item in the list was the decrease of about \$28,000,000 in Call Loans abroad and of about \$1,500,000 in Canada. This Call Loan account is always of interest, and is more especially so at this time of year or during panic times. July was a somewhat panicky time, and the withdrawal of \$28,000,000, mainly from New York, no doubt, did not tend to support the stock market. The Canadian banks probably withdrew their money both because they are preparing for the crop movement and because Wall Street was beginning to look dangerous. As to the reduction in Call Loans in Canada, the item is small and shows how little disturbed the situation was here as compared with New York.

By allowing for the same expansion in bank figures this year as took place between July and November last year, we might conclude that the crop movement might call for an expansion in circulation, next November, to \$102,511,000. This, as a matter of fact, would be about \$5,000,000 more than the banks are permitted to put out from their own coffers, although the emergency circulation provided by the Minister of Finance a year ago or so would be quite sufficient to carry the banks through, provided they concluded to take advantage of it. It should not be forgotten, however, that the increase of \$18,492,000 between July and November, last year, may not have been altogether attributable to the crop, and if it was entirely

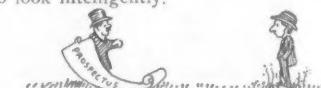
about and those who have not simply cannot understand. Let me repeat my advice to come out of the market altogether. It rests upon a margin business. Margins are like thin ice—let enough people get skating on it and it breaks through. If you have spent a good part of your life trying to skate and crawl out again, I recommend you to try standing on the bank for a while and watching the rest. It's great fun. In any case, you won't lose very much. Did you see what Jim Hill says? He says that while there is no special reason for a panic this year, the position will not be sound until after another crop. There can't be a permanent rise till the situation shows evidence of soundness, and short of this those who trifle with the market will get hurt.



SIR WILFRID LAURIER has now been out through the West, and if he fails to grasp the feeling of the people concerning the question of protection and free trade it has not been for the want of the telling. It would not be easy to find a parallel for the demonstrations made in favor of free trade or the lowering of the tariff. Everywhere he went, almost, he was presented with petitions or talked at or in other ways the information was conveyed to him that what the West wants, and wants badly, is a lower tariff or absolute free trade.

That the West wants lower tariff is, of course, news to very few in the East, here, who have been keeping their ears close to the ground and giving their intelli-

of a tariff is unfairness. A tariff is simply a provision whereby I am prevented from doing business where it pays me best unless I consent to yield up to a third party a percentage of the amount of my purchase or sale. Sir Wilfrid might just as well have said that the Government would introduce a measure of highway robbery which would be fair to all. Had the inventors of a tariff given it the logical name of a "hold-up," their patent would have been cancelled at the first elections. Yet the nature of the beast was not changed by naming it "tariff," and under that guise it has ravaged the sheep folds this many a year. Whether the sheep are becoming wise or not is hard to say, but it is certain that they are missing their mutton and are raising a disturbance. They will find a heap of that mutton in the refrigerators of some of the patriotic Canadian factories, if they'll only take the trouble to look intelligently.



ALL this disturbance over tariffs is bad for trade. During the past few years a number of our industries have been making splendid profits, largely, they tell us—and no doubt they tell the truth in this matter—because of the tariff. We have been buying stocks and shares and bonds of these concerns. They are held all over the country, and, as the profits being built upon the tariff will diminish with the tariff, we who own the stock will be losers. When we put our money into these securities we knew perfectly well that the tariff was not, nor could it be, a fixture. We hoped it might remain as it was or go higher. Now, it is certainly going lower, if it moves at all. There is absolutely no way we can insure a tariff and hence there is absolutely no way we can insure the profits on a business which depends on a tariff. Under the circumstances, there could be no bigger gamble than an investment in a concern of the nature referred to. It is this very uncertainty which will eventually turn the investor against the tariff and occasion its destruction. It would have been better for those of us who will lose by the downward revision of the tariff to have invested in some of those industries which require no tariff and which are to that extent permanent. Let us take the tariff out of politics, say many of those who fear alterations in it. "We echo the cry: 'Take the tariff out of politics,' and the only way to take it out is to kill it. No doubt Sir Wilfrid Laurier, in response to the demands of the West, will begin the movement towards a more permanent investment basis by extracting a few of the animal's fine white fangs and well polished claws.



I TENDER my sympathies to the "Dook" of Devonshire. Poor fellow, he has an awful job counting his money. It is said that, in accordance with the requirements of the Lloyd-George programme by which the landowner of England is to return to the people one-fifth or so of the value they add to his land in future (a monstrous injustice to someone), he has been asked to read and sign some papers. Just think of asking a real "Dook" to do that. It seems that a large number of landowners are vainly racking their brains in order to unravel the intricacies of the official documents. No doubt it will come pretty hard on them, poor things. Probably they'll have to tell what the value of their land is at the present time. This would be the basis from which to ascertain how much is being added to this value from year to year by the efforts of the people. Hence, the desire of the owners would no doubt be to inflate the present value to a basis of values some years hence, and thus escape the special unearned-values tax. On the other hand, if they do this they will not only convict themselves of the charge of occupying lands which appear upon the assessment books but at a small fraction of their real value, but will at the same time furnish a basis of taxation for the immediate future which will be even in excess of what they should, according to the law, be paying. So, no matter how they may try to dodge, Lloyd-George will get them.

Meantime, the poor "Dook," because of the large section of Merrie England he has been keeping people off, will have to fill in no less than twenty-thousand forms, each containing fifty questions relative to the value of his estates. How can he be expected to know the value of his estates when he can't even spend a small fraction of the thank-offering the people bring him each year to let them live on his earth. It's a big job, in good sooth, to ask of a "Dook" like that. Meantime, whatever is to become of the people, with the foxes and the deer and all the other wild animals harrowing their crops while their liege lord and knightly protector scratches his head and neglects the hunt? If those Lloyd-George documents had only related to a scheme whereby the rents of the tenants could be raised a few notches, there'd be such a scratching of pens and spluttering of ink as hasn't been heard or seen in England this many a day. Every document would be signed, sealed and delivered to-morrow morning, and the poor "Dook" could then ride at the head of the field. God bless his knightly Grace.

Economist

The New York Evening Post discusses the existence at this time of certain signs in the financial and industrial world which afterwards were admitted to have been storm warning of the 1909 depression. There were two symptoms, one being the excess of loan over deposits as shown in the statement of the banks, and the other was the monthly excess of imports over exports, which occurred for the first time in twelve years. The Post cites the reasoning indulged in at the time in an effort to explain that these two symptoms were due to certain extraordinary causes, but in the light of subsequent events, they were both accorded their true value as anticipating what came after, financial depression.

"The questions, then, have reasserted themselves this week, whether the foreign trade figures do not reflect an unwholesome situation; whether that situation has not arisen from American commodity prices out of touch with foreign markets, thereby artificially stimulating imports and arresting exports; and, finally, how we shall escape from it, save by readjusting prices," says the Post.

Sloss-Sheffield has declared its regular dividend despite an opinion expressed that earnings might not warrant this being done.



ALL EYES ON THE WHEEL.

due to it the crop was 120,000,000. This year the crop is 90,000,000, or 25 per cent. less. It would not be correct, however, to assume that because the crop is 25 per cent. less that the amount of circulation required to move it would be proportionately less, because the whole crop neither is nor could be moved all at once. The evidence in any case is that the bank circulation will be stretched to its full limit next October and November, and it is quite likely that the emergency circulation will be called upon to a greater extent than ever before.



UNDER the circumstances, the talk of easier money may as well cease, so far as it is used as a boom argument for speculation or extravagance. I do not believe that the banks will let the stock market get back to where it was, and there is every sign that if the recent attempt to boom prices continues much longer, a hardening money market will result, not perhaps altogether because the money cannot be spared at the moment, but because the market will have to come down a little later on anyway, and the accompanying disturbances might better be avoided that take place co-incident with the difficulties of the crop financing period. In fact, turning to this (Monday) morning's stock exchange sheet, I see evidence already of the development of selling pressure for the first time in some weeks. This is quite logical, and if it is continued for any considerable time is most likely to result in another squeeze.

A glance at the sheet mentioned shows a very considerable turnover in Soo Railway and Steel Corporation. The latter has lost about a point and the former about three points from the recent high. After one has watched the upward and downward movements of the market for a while from a disinterested standpoint, he feels more than ever under the necessity of warning the public to keep away from it. Two weeks ago some remarks were made in these columns relative to Soo and its vertical movements. After it had fallen from 145 to 114, the wise people doubt loaded up with it, and in the recovery let out enough of it to take out good profits. The rest bought it off them. It ran up to 132 or so. To-day it is back to 128½, and it will probably be worse before it is better. The public will probably let it go after it goes down sufficiently. In the case of Steel Corporation, it was manifest that the market was being manipulated upwards, and that the pools were unloading on the rise. Now the operations have ceased, indicating that the small fry has gobbled up the inflated material. It won't feel nearly so nice to be a holder of Steel at 55 or 50 as it was at 60 or higher. The fatuity with which the market follower pursues the imaginary profits of the stock market and philosophically accepts his real losses is one of the little twists in human nature which those who have been in the market know all

At Vancouver, the protectionist interests made a stand by getting together and putting up a feeble resistance to the demand of the Prairie Provinces. Sir Wilfrid, of course, straddled the fence in the best and doubtless the only way he could. He stated that there would be changes made in the tariff and that the tariff would be made "fair to all." Now, as a matter of fact, the only way a tariff can be made fair to all is to cancel it. The very essence

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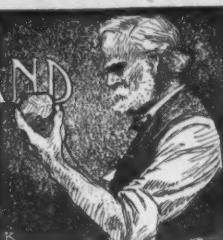
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A n aeronaut, leaning over the edge of the car as his balloon was slowly passing over a football field, overbalanced himself, and fell plump among the players. When he recovered consciousness he found several of the club officials bending over him anxiously. "Ah," said the treasurer, in a tone of relief, "I'll trouble you for your half-dollar now, old fellow!"

GOLD AND DROSS



Speedside, August 6, 1910.

Editor, Gold and Dross:

I enclose herewith a copy of a circular I received from the International Securities Company, of Winnipeg, and I would be greatly obliged if you would tell me through your Gold and Dross columns whether you know anything about Watrous, and if you are aware who the International Securities Company are.

W. P. enclosed a large display advertisement calling attention to the possible value of Watrous. The company states that it is seeking to dispose of its various lots held by the Grand Trunk Pacific. I am informed that the company has an arrangement with the Grand Trunk Pacific under which it is authorized to act as selling agent for certain properties controlled by the Grand Trunk Pacific. I understand also that this is not one of those fly-by-night concerns whose large advertisements plaster western newspapers, but is one operating legitimately. So far as acquiring lands at Watrous, however, either through the agency of this or any other company, I would first make an investigation. The best thing to do is to see what you are thinking of purchasing. If this is not feasible, have some independent agent or business man make a report for you, if you intend to invest any considerable sum.

Toronto, Aug. 18, 1910.

Editor Gold and Dross:

Could you give me an opinion on the Canada Cement & Amalgamated Asbestos Companies?

The preference stock of these at 80 seems cheap, especially as they are "cumulative."

Do you think the earnings in the near future will be sufficient to pay the preference dividends regularly?

W.S.

In either of these unwieldy corporations I would much prefer to own preference than I would common shares. Earnings will, I think, be great enough to warrant continuous dividends on the preferred of both companies for some time to come at least. After that conditions may either become less favorable, or they may improve; which no one can say.

Fergus, Ont., Aug. 13, 1910.

Editor Gold and Dross:

Have you any knowledge of the Dominion of Canada Trust Corporation?

ACCOUNTANT.

The Dominion of Canada Trust Corporation is owned mainly by J. N. Greenshields, K.C., Rodolphe Forget, M.P., and a group of English interests, about one-third of the stock being allotted to each of the three interests. The manager is T. M. Tofteld, who was formerly manager of the Quebec Bank at Thetford and Three Rivers. The company is more or less in embryo yet, having only been engaged in business about six months. It has power to increase its capital to \$5,000,000, but only \$50,000 has been subscribed, and about 10 per cent. of that paid up—\$5,000, to be accurate. The interests connected with it are substantial.

Orangeville, Aug. 15, 1910.

Editor, Gold and Dross:

I am enclosing herewith a letter I received to-day from Winnipeg. I would like to have your opinion on this matter. If this is a real good business proposition, I should think it would be worth while taking it up, but from appearances, it seems to me a wild cat.

I have been receiving these letters perpetually now for some time, and have replied to none. I should think it is about time that this class of matter should be prohibited through the mails.

As your financial department has been doing quite a lot of good work along this line, you might be able to do something in this matter.

Yours very truly,

H. E. W.

Others besides yourself have paid tribute to the energy of the publicity and stock selling department of this Stewart River Gold Dredging Company. I can only reiterate former advice,—keep your money away from it.

Lucknow, Ont., Aug. 12, 1910.

Editor, Gold and Dross:

I have purchased 500 shares of the capital stock of Hanson Consolidated Silver Mines, Ltd., at 65c. per share. I shall be obliged if you will give me your opinion as to the value of this stock.

INVESTOR.

You might have been kinder to yourself if you had written in here before making your purchase. Certain Hanson shareholders got stirred up over this proposition some time ago and sent me information. The result of publishing words on Hanson's behalf, causing a great deal of heat, was to get me into this office. This gentleman said that Hanson was making a shipment, and he stated that he would subsequently inform me what the shipment netted. So far this has not been done. Possibly the shipment ran so rich that the officials don't want to give the figures out. Or, on the other hand the explanation may be somewhat different. I may say also, that I have never seen any public record showing that Hanson has made a shipment. Being a shareholder, why not write the management asking how much richer shareholders are as a result of the consignment alluded to above?

As to the value of the shares. A Toronto broker informs me he has offered this stock at 10 cents, but apparently no one wanted the stock enough to pay a dime a share to acquire it.

Dunnville, Ont., July 26, 1910.

Editor, Gold and Dross:

I have been following with great interest your comments in "Gold and Dross" column, and I wish to ask your advice. A lady relative, who resided with me a few years ago, was waited upon by a Toronto broker, then just entering the stock broking business. She had just enough means to keep her comfortable. On his assurance that she could take the bonds to the bank and get par for them at any time, she placed \$2,000 in Mexican Electric Light Co., \$1,000 in Electrical Development, and \$2,000 in The Buffalo, Lockport and Rochester Electric Railway. A year ago she heard the latter was in difficulty and wrote the broker from her home in the States to dispose of the bonds in that company. He replied that "he regretted to state that there was no market for them." Will you kindly state whether the above stocks would best sold, at once, or what your opinion of them is, to hold?

S. N.

I beg leave to doubt to a certain extent, that the broker you mention told this purchaser that she would be enabled to secure par for these securities at any time. It would be a somewhat unusual statement to make. There is nothing in the present situation of the Electrical Development Company calculated to arouse any worry over the intrinsic value of the bonds. I would advise that they be held. The Mexican bonds are in the same position. I would not advise to sell either security at this time. As to the Buffalo, Lockport and Rochester bonds, I do not imagine that anything is to be gained by disposing of them at this time, even if you could find a ready purchaser. This road is in the hands of a receiver but reorganization is being effected and the better course would be to retain these bonds until the road is on its feet again. Just now there is no market for the B. L. & R. bonds, yet they are still income producers and are I believe backed by sufficient assets to warrant their not being sacrificed now.

St. Catharines, Ont., August 15, 1910.

Editor, Gold and Dross:

Kindly advise in your next issue regarding claims at

Larder Lake, as I have a friend who has five claims staked there and is desirous of forming a company to operate those claims and put the stock on the market. If you will be kind enough to let me know whether or not there are any prospects in that region.

H. E. R. I have no means of knowing how your friend's prospects will work out, but Larder Lake so far has not developed anything much good commercially. There are prospects at Larder Lake, but that point does not help you much. On what showing or discovery do you seek to form a company?

One of our readers has asked for an explanation as to what was meant by the use of term used last week with reference to the Mutual Life Assurance Company, when I said "The Mutual Life has worried along since 1870," and one of the company inspectors is also somewhat indignant that the Mutual should be thus described.

As a matter of strict fact the Mutual Life is probably the finest life insurance company in the Dominion to-day. Its career and record appear to be practically flawless, and its securities are real securities that could be realized on to-morrow without the slightest hitch. I took it for granted that most people knew all about the Mutual, and my reference to "worrying along" was intended more as a compliment to this concern than anything else. I regret that my expression conveyed the impression it did, and to "Enquirer" would say that although as a rule it is good business not to put your eggs in one basket, yet in the case of the Mutual Life, anyone would be safe in banking on the Mutual to the full extent of whatever insurance he is able to pay for.

A friend sends in the following from Winnipeg, Man.: Toronto Saturday Night is the finest paper published in a class by itself. The way your financial editor goes after fakirs is doing an immense amount of good and is appreciated. I went in the Sunset Oil Co.'s office to see what they would say about the paper, but the office was deserted and the floor was covered with newspapers as if there had been a quick get away after getting all the money lying around. Wishing your paper continued success, I remain,

E. P.

I don't know how the ordinary individual is going to keep any kind of a hold on his money these days unless he develops a pretty strong bump of suspicion.

A Sir Marys, Ont., gentleman writes in to me expressing his great admiration for your Gold and Dross page. He asks if he is on the "sucker list," and fears he is, for he forwards a telegram dispatched to his home by a firm of Toronto brokers who advise him to buy Temiskaming, Beaver and Ophir. A business man receives so many telegrams in the course of a year that he looks upon this method of communication much as he does upon an ordinary letter. But the average individual is unused to telegrams, and unless he is aware that this is just a modern trick of a certain type of broker—he may conclude that information that is worth spending money to send over the wire is worth his acting upon. In most cases, when the advice comes unsolicited from a firm unknown to the receiver of the message, the telegram tip is merely a new wrinkle to save heavy advertising charges. It is a favorite device of certain New York curb brokers and the proper thing to do is to crumple it up and consign it to the W.P.B.

The Montray Realty Company has forwarded some literature to a Toronto business man, and he sends it on to me. This company wants to "interest a few selected parties,"—selected in all probability from a city directory—and make 'em rich by selling them Long Island Sound property.

Well, I don't know who is behind the company, nor anything about it. But I should think people with money in New York City would be the natural ones to grab this golden chance,—if it is a golden chance. Don't buy either a horse or a bit of ground without seeing them. And even at that after personal investigation, there's many a man wishes he'd let the horse alone. Here's another. I forgot to mention that the above company quotes the late Russell Sage as advising "Young man buy real estate adjoining New York." He didn't, however, say to get it from the Montray Company. The Securities Development Company of New York, seeing the other fellow is using Russell Sage, employ Grover Cleveland to quote from. This latter company has property on the Long Island Railroad, east of Bellport, wherever that is. Here also, apply the x-ray if you are interested.

It appears that Anthony Blum is quite well again now, thank you. Anthony Blum is the Boston man who did some stunts with the Laurentian mine. A clergyman sued him for \$5,000, alleging that Anthony had swindled him in a mining deal, and right in the middle of it Anthony took a fit which was so severe that the suit was interrupted, and they sent out for a priest who prepared the broker for what looked like the end of everything.

But not so. Anthony, after he reached Boston, recovered quite rapidly and now it is whispered that he may take up his old pet, Laurentian, and work it once more. A Fort William man asks me if the Anthony Blum that has regained his health is the Laurentian Anthony, and it's battleships to beans that it is.

The following letter is taken from The Prospector, of Elk Lake:

Editor, The Prospector:

I have been wondering what are the qualifications required to become a mine manager, especially when I see Railroad News Agents, Remittance Men, Ex-British Soldiers, Ex-Policemen, Shanty-Men, River-Drivers, Tailors, Store Clerks, and English No-bodies acting in that capacity or as Bosses over men doing assessment work. The owners of mines or presidents of mining companies would not think of allowing such men manage their wholesale houses or factories, yet they will appoint such men managers of mining properties where far more money is involved.

Some of those so-called managers have sunk shafts in the most unlikely spots when they should have been prospecting the properties for something worth sinking on before spending the money foolishly. One whom I know of sank a shaft down sixty feet on the side of a hill when he could have drifted in twenty-five feet and reached the same point at less than half the cost.

We know of some very glaring blunders that have been made, but refrain from mentioning them as the knowledge is local.

No man can direct the work of a mine from the office or a hotel in a near by town, he must see for himself what is being done and he must have the knowledge and experience to direct the work so as to get the best results. Another thing is that the rock formation is not uniform and it is seldom two are found alike, and therefore it requires a man of varied experience and wide knowledge to make a correct report, not the kind who sign M.E. after their name, of course, they may stand for Mining Expert, Military Engineer, or Mechanical Engineer, but I think it should mean to the public, in a great many cases, Men to Evade.

I do not mean to insinuate that all the men who write M.E. after their names are fakes, but I do say that I would rather depend on the guesses of a man who has put in years at the mining game than the ones who have just studied a few books on the question.

AN OBSERVER.

Managua, the capital of Nicaragua, has surrendered without opposition to the insurgent forces. Madriz turned the Presidency over to Jose Dolores Estrada, who renounced it in favor of his brother, General Juan Estrada, the revolutionary leader. The latter cabled Washington offering amends for the execution of several Americans and tendering his regards.

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due 1933.

PRICE: 99 and interest.

Shawinigan Water and
Power Co. 5's, due 1934.

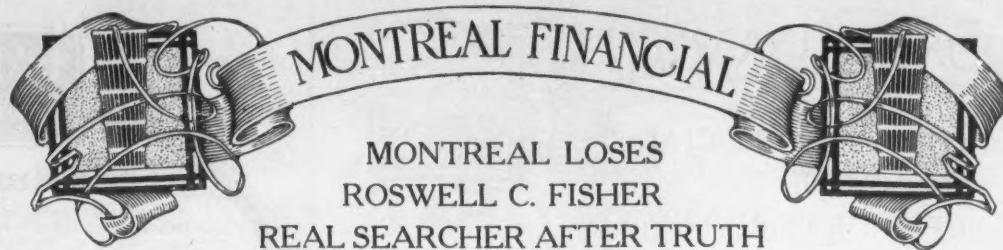
PRICE: 103 1/4 and
interest.

Mexican Electric Light
Co., Limited. 5's, due
1935.

PRICE: At Market.

Ask for further information.

**DOMINION
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**MONTREAL LOSES
ROSWELL C. FISHER
REAL SEARCHER AFTER TRUTH**

MONTREAL, Aug. 25, 1910. Mr. Fisher died from heart trouble. He was sixty years of age, his father, Dr. Arthur Fisher, *A Man Who Will Be Missed*, being still alive and over ninety years of age. His father is M.R.C.S. of Cambridge, and Roswell C., though born in Montreal, passed through Rugby School and later through Cambridge, receiving his B.A. degree there in 1866 and his M.A. in 1870. In 1869 he received his B.C.L. degree at McGill, and three years later was called to the bar.

To learn about Roswell C. Fisher, you really have to go to that all-too-small coterie of men to be found in most communities, who actually believe that there is a truth to things, that this truth, in its essence, is ascertainable to some degree from the lie, and that to ascertain it and accept it is pretty nearly all there is in life outside of getting a living. Your concept of truth and theirs may be entirely different. Yours may be the kind you learn to repeat in your youth. They began their search by unlearning a considerable portion of what they took into their systems as boys and which so many people retain through life. Your truths, probably, largely concerns actions and words and sayings, question and answer, etc. When you speak of a lie in the abstract, you possibly have in mind something like the accuracy of Mary's answer when you asked her who ate the preserves. These are trivialities with these men, however, well fitted they may be for those who regard them of supreme importance. Truth, with men of Roswell Fisher's stamp, deals with principles and is that which accords with the laws of the universe. If that doesn't mean anything to you, I won't go into it any further, both because I can't and because it wouldn't have any real interest for you.

It follows from the above that Roswell C. was much interested in problems dealing with the *Not a Special Basis of things*. The relationship of man to man—the social problem—he found especially attractive. With this were grouped questions pertaining to theology, political economy, philosophy and kindred subjects. In general, he approached them from the standpoint of a judge, not a special pleader. With this start in his favor, he was the better able to form correct conclusions and, necessarily, these conclusions did not accord with those generally expressed. Furthermore, he was one of those men who did not hesitate to express his views, sometimes judiciously, and perhaps frequently, injudiciously. At a time when, in Canada, it was neither so easy nor respectable to express heterodox views as it is to-day, he, together with a number of kindred spirits, formed what I think was called the Montreal Pioneer Free Thought Club, and engaged in a propaganda. Although the goods were thus advertised, it is doubtful if the popular demand was greatly increased.

In later years was formed the Pleasant Sunday Afternoon Society. The object of this was largely educational. Papers of a highly intellectual order were read at the meetings of the society and debates were held and addresses given which attracted audiences of no mean mental attainments. Roswell Fisher frequently occupied the chair and at other times—and perhaps nearly always, when present—took part in the discussions following the address. I do not know enough about him to be able to state what his conclusions were in detail on the social and economic problems in which he was so much interested. He, however, was not a socialist. While sympathizing with their ultimate objects, he considered that the Socialistic programme placed too much restriction upon individual action and progress. He was probably a strong individualist and a free-trader, though he took issue at many other points with a programme, advocated by many of his co-workers, in the interest of individualism and free-trade. But while these differences were bound to exist, he at all times respected the men who were trying to elevate the intellectual plane and to substitute thought for habit. For the others, he had little enough use. In fact, he was almost out of joint with the people as a whole and completely out of joint with their ideas, or lack thereof. This, and a certain dogmatism and lack of patience, is said to have been observable in his character, and it would be natural enough to expect this of a man of his experiences. To put it another way, he wanted to place his fellow-man where he could make a living for himself and be happy; and the discussion of temporary expedients—which is as far as most people get—had no attraction for him. It had to be something more basic and more destructive of existing injustices.

It is possible that Roswell Fisher was the first man to erect apartment buildings, as they are now known in Canada. He was the owner of three of the largest apartment buildings in the city of Montreal, the Stanley, the Sherbrooke and the New Sherbrooke, the latter two being now, to all intents, the same building. The New Sherbrooke, to a large extent represents this type. Economy is the watchword throughout. Everything is designed with utility and permanency in view. Nothing is wasted on the exterior, the interior being given more heed to. The heating is effected in the most economical manner. The construction is solid, and as much sunshine as possible is let into the place. A new idea, for Canada, was also introduced in the dining room for tenants, and the success of the dining room was probably first established by rental terms being made inclusive of one or more meals. Subsequently, larger apartments having dining room features have been constructed in Montreal, but Roswell Fisher's still stands as the model for a commercial basis. It was his idea also that, in his New Sherbrooke and its domestic conveniences, he would go a long way towards solving the servant problem for his tenants.

LATE MR. ROSWELL FISHER.



bar of the Province of Quebec. He was in active practise for some time, but later turned his attention to the sociological and other subjects referred to above, speaking and writing upon them with great clearness. He died a week ago Friday, at his summer home at Bolton Cliff, on Lake Memphremagog.

Unlike his brother, the Hon. Sidney Fisher, Roswell Fisher showed little disposition to enter politics, although he always occupied a semi-public position in the societies mentioned above, as well as in other societies such as the Philosophical Society of Canada, the St. James Literary Society and others, his marked attainments and the high regard in which he was held by the community naturally bringing him into prominence. He was in no degree a club man, however, but was devoted to his home and family, his public appearances being merely incidental to his life-long effort to place his fellow man on a higher intellectual plane.

Where Did \$1,000,000 Go?

WAGE earners throughout Canada and the United States should insist upon a full and complete investigation of the disappearance of the funds of the United Mine Workers' Association. That organization is one of the most powerful and aggressive extant. It is at once the hope of its members and frequently the despair of mine owners and managers. In British Columbia, and formerly in the Maritime Provinces, the Association has been in a position to dictate wage schedules. Whether it always exercised its authority wisely and for the best interest of its members is not now pertinent to the issues raised at Indianapolis. The question before the thousands of workingmen who have contributed their dues is, what has become of the \$1,000,000 bank balance of five years, instead of which there is a debt of \$125,000 and an overdraft of \$2,000.

As the press despatches read: "The delegates declare that with 85,000 men idle and the treasury bankrupt, there seems nothing in store for them but to return to work on the terms offered by the operators." Obviously there could be no other conclusion under the circumstances, because this is the dull season in the coal trade and general industrial affairs in the States are none too rosy. As obvious is it that there have been too many strikes and too little regard for the finances of the Mine Workers' Association—and it may that the incidentals to the trials of the men charged with the murder of the Governor of Idaho were other expensive experiences.

Whatever be the facts, United Mine Workers of Canada owe it to themselves that an impartial investigation be had. A district president declared "the million spent in the Nova Scotia strike was misappropriated." That is matter of opinion. Certain it is that the labor trouble in which the Dominion Coal Company was involved cost the company and the men more than has been communicated to the public. It is mooted that there was "graft" in the distribution of Association strike funds. Unfortunately the records of the United Mine Workers have disappeared, and it would not be an easy matter to prove the guilt of those who profited by rascality of a character demanding exposure and punishment. Some months ago a "burglary" was committed. All of the books, correspondence, and data relating to the strike and strike funds mysteriously disappeared. Since then the Mine Workers' Association as represented in the vicinity has ceased to be a factor for good or ill; yet it is understood enough details are ascertainable to make it warn for those who prolonged the strike and purloined the funds to which men with families loyal to the organization were entitled. "The million spent in the Nova Scotia strike" was not "misappropriated" if the truth can be ferreted out. It would be worth a million to the men who subscribed it from their earnings for them to have the proof that they have been buncoed.

—\$—\$—

As one result of the long-drawn out strike at the plant of the Dominion Steel and Coal Company being backed by the United Mine Workers of America, the treasury of that organization has been depleted to the extent of \$1,000,000, and the report read at the Indianapolis meeting shows that the union is practically bankrupt for the time. There is a deficit of \$125,000 borrowed money.

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SAVINGS DEPARTMENT—Connected with each Canadian Branch, and Deposits received and interest allowed at current rates.
COLLECTIONS—At all points in the Dominion of Canada and the United States undertaken at most favorable rates.
TRAVELLERS' LETTERS OF CREDIT—Issued negotiable in all parts of the World.

**THE
ROYAL BANK
OF CANADA**
INCORPORATED 1849.

CAPITAL PAID UP \$5,000,000
RESERVE AND UNDIVIDED PROFITS 55,328,000
TOTAL ASSETS \$72,000,000

HEAD OFFICE, - - - MONTREAL
H. S. HOLT, President. E. L. PEASE, Vice-President and General Manager.
118 BRANCHES IN CANADA AND NEWFOUNDLAND.
Eleven Agencies in Cuba.
Nassau, Bahamas. San Juan, Porto Rico.
New York City, 88 William Street.
Business Accounts Carried upon Favorable Terms.
Savings Department at all Branches.
Correspondence Solicited.

TORONTO MAIN OFFICE, 12 KING ST. EAST. W. F. BROCK, Manager.

Windsor Hotel Company

4 1/2% FIRST MORTGAGE BONDS

Maturing 1931 Interest January and July 1st

Price 96 and accrued interest yielding about 4.80%

C. MEREDITH & CO., Limited
101 St. Francois Xavier St., MONTREAL

**The Merchants' Bank
of Canada**

President	SIR H. MONTAGU ALLAN
Vice-President	JONATHAN HODGSON, ESQ.
General Manager	E. F. HEDDEN
Paid-up Capital	\$6,000,000
Reserve Fund and Undivided Profits	4,602,157
Deposits (Nov. 30)	49,471,594
Assets	66,800,510

147 BRANCHES IN CANADA

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

TORONTO OFFICES:
13 Wellington Street West. 1400 Queen Street West (Parkdale)
Parliament and Gerrard Streets



**BEFORE GOING ABROAD
EQUIP YOURSELF TRAVELLERS CHEQUES**

on the face of which is shown the exact amount of money you will receive in the various foreign countries. They are issued in denominations of \$10, \$20, \$50, \$100 and \$200. Are Self-Identifying and are accepted at first-class stores, hotels, railway and steamship companies in addition to our regular paying banks, located throughout the world.

Money Sent by Telegraph and Cable.

Money Orders and Foreign Drafts Issued.

DOMINION EXPRESS COMPANY
Toronto Office: 48 Yonge street and 1330 Queen Street West.

\$1.00 OPENS AN ACCOUNT IN THE SAVINGS
DEPARTMENT OF **\$1.00**

THE METROPOLITAN BANK

No delay in withdrawal

Capital Paid-up - - - - - \$1,000,000.00

Reserve Fund and Undivided Profits - - - - - \$1,307,809.25

5% to 6%

The above attractive income return can be secured from a number of the bonds which we are offering at the present time.

All our bonds are purchased only after careful scrutiny and our offerings bear our own recommendation.

CORRESPONDENCE INVITED.

Investment Trust Company, Limited
MONTREAL

Imperial Bank
of Canada
HEAD OFFICE — TORONTO.

Capital authorized \$10,000,000.00
Capital subscribed 5,660,000.00
Capital paid up 5,440,000.00
Reserve Fund 5,440,000.00
DRAFTS, MONEY ORDERS AND LETTERS OF CREDIT ISSUED Available in Any Part of the World.
SPECIAL ATTENTION GIVEN TO COLLECTIONS.

SAVINGS DEPARTMENT.

Interest allowed on deposits from date of deposit at all branches of the Bank throughout the Dominion of Canada.

Royal Securities Corporation, Ltd.

MUNICIPAL and CORPORATION BONDS

Correspondence Invited

164 St. James St., Montreal
TORONTO QUEBEC HALIFAX,

W. GRAHAM BROWNE & CO.
Dealers in Bonds
222 St. James St., MONTREAL

BICKNELL, BAIN, STRATHY & MACKELAN
BARRISTERS, ETC.
Ninth Floor, Lumsden Bldg., Toronto.
James Bicknell, K.C. Alfred Bicknell
James W. Bain, K.C. Gerard B. Strathy
Fred R. MacKelan M. L. Gordon
T. W. Lawson
Cable address: "Bicknell, Toronto."
Cable Codes: U. K. Lieber's; A.B.C.
5th Edition.
General Solicitors for the Imperial Bank of Canada.

WESTERN ASSURANCE COMPANY
Head Office, Toronto
Established 1851
Assets, \$3,267,082.55
Fire and Marine

G. TOWER FERGUSON & CO.
Members Toronto Stock Exchange
NEW YORK STOCKS BOUGHT AND SOLD
23 Toronto St. Tel. M. 1352

The Home Bank of Canada
Quarterly Dividend

Notice is hereby given that a Dividend at the rate of SIX PER CENT. per annum upon the paid up Capital Stock of The Home Bank of Canada has been declared for the THREE MONTHS ending August 31st, 1910, and the same will be payable at the Head Office and Branches on and after Thursday, Sept. 1st, next.

The Transfer Books will be closed from the 17th to 31st August, 1910, both days inclusive.

By Order of the Board
JAMES MASON,
General Manager.

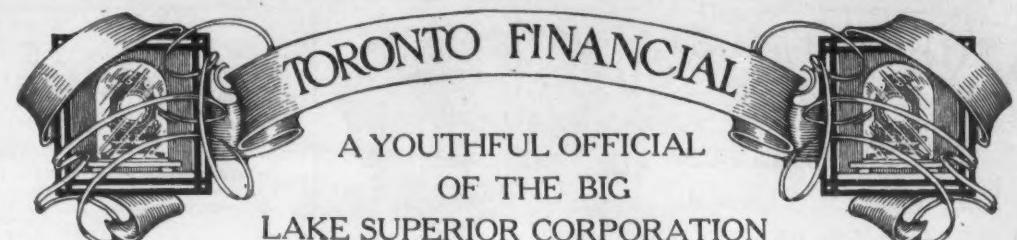
Toronto, July 31st, 1910.

A. G. FOWLER ROSS
Investment Broker
SUITE 65 AND 66
BANK OTTAWA BUILDING
Montreal

PATENTS

For information on Patents, Trade Marks, etc., or if you have a Patent for sale call or write

Ben B. Pannett & Co.
207 Manning Chambers, Toronto
OFFICES:
Ottawa, Ont. Washington, D.C., U.S.A.



**A YOUTHFUL OFFICIAL
OF THE BIG
LAKE SUPERIOR CORPORATION**

TORONTO, AUG. 25, 1910.

The Lake Superior Corporation.
M. R. THOMAS GIBSON is the pivot about which revolves an institution that employs almost eight thousand men. Since the reorganization of the Lake Superior Corporation in 1904, he has been the secretary-treasurer, and on his shoulders in the past six years have devolved most of the details of management. Eight thousand men can do much when they bend their energies to some particular line of endeavor, and they have certainly accomplished great things in the wilds of Algoma. They have built up a city at the shipping gateway to the West, and now their activities are being utilized to subdue the surrounding wilderness of forest and stream and rock. In every direction the advance of civilization is heralded by some new industrial undertaking.

At the outset the Lake Superior Corporation was merely a steel-producing industry, but gradually its conventions widened through force of circumstances. Lumber was required in immense quantities in its building operations, and so large gangs of men were sent into the forests to hew trees. Sawmills were erected to whip the logs into proper shape. Rivers were harnessed so that the company might not only supply light to its works, but



THOMAS GIBSON.

At Thirty-Five years of age he is Secretary-Treasurer of a Company that employs 8,000 hands.

that its workmen might also have their homes illuminated cheaply by the same means. From a like source power was secured to operate a system of street cars that became necessary when the steel plant had spread itself over a wide area. From these small beginnings the company came to offer its services as a public carrier. Franchises were secured to operate systems of trams on both sides of the Soo, and no doubt some day Mr. Gibson will find himself comparing notes with Bob Fleming when they get together to talk about their experiences as street railway magnates. Perhaps Mr. Gibson may even have a strike on his hands one of these bright days to liven the monotony of the ordinary pursuits of life.

* * *

The Lake Superior Corporation is not exactly a benevolent institution, but it certainly looks after its employees in the most approved style. Contented minds enable them to give the company the best that they have to offer. One evidence of this solicitude is found in the supply of fresh water in unlimited quantities, which is carried for a reasonable figure into the houses of Sault Ste. Marie and its environs. With the extension of the company's operations, it became necessary to construct two railway lines and portions of these have been in operation for several years. The Algoma Central, which passes through a highly mineralized and rich timber-bearing country, is now being extended northward to Hobon, where it will connect with the main line of the Canadian Pacific. When this extension has been completed, the line will be two hundred miles in length. The Manitoulin and Northwestern, another railway line under the control of this company, is being carried south from Sudbury to Little Current.

* * *

Just at present the company, besides improving the old works that were carried out under the Clergue regime, has under way a new blast furnace, is erecting another merchant mill for the manufacture of structural steel, and is building a coking plant. Up to the present time the greater proportion of the structural steel used in Canada has been imported from the United States, but it is hoped to obviate the necessity for this when the merchant mill mentioned commences its output. In future the company will manufacture its own coke, thus achieving a considerable saving.

The directors of the Lake Superior Corporation held a protracted meeting at the Soo last week, and Mr. Gibson, on his return, reported the works to be in first-class shape. Born in 1875 at Ingersoll, Ont., Mr. Gibson is a very young man to have assumed responsibilities such as those that have been thrust upon him. During his course at Varsity, he captained the association football team for two years.

After practising law for three years in his home town, he joined the firm of Messrs. Powell, Reid, Wilkie & Son, of Toronto. In 1907 he associated himself with the Lake Superior Corporation and has since been more in touch with financial than with legal affairs. Mr. Gibson is particularly fond of cricket and walking.

Protest from Toronto Board of Trade.

For many years the consensus of opinion of Toronto manufacturers, merchants and shippers appears to have been that this city was not being treated by the C.P.R. and the G.T.R. in a manner befitting the size and importance of the place, the interests represented and the volume of shipping originating in Toronto.

On Tuesday afternoon of this week the members of the Toronto Board of Trade assembled at a mass meeting called by Mr. W. J. Gage, the president, and there a resolution was unanimously passed protesting against the management at Toronto of the C.P.R. and G.T.R. systems. Mr. Hugh Blain moved and Mr. R. S. Gourlay seconded the resolution.

Mr. Gage told the meeting that as the results of complaints made by members that their consignments were tied up, he had seventeen members written to, of whom thirteen returned vigorous complaint against the C.P.R. freight service. He wrote to Montreal on the subject, but not being satisfied with Mr. McNichol's reply, he called the mass meeting. The resolution passed was as follows:

That the board of trade protests against the management of the Grand Trunk and Canadian Pacific Railways, as conducted in this city.

Toronto is the largest and most important railway distributing centre in Canada and should be properly equipped. The companies are negligent in the management of the rolling stock necessary to run the business of this city, one of the evidences of which is the condition of the freight service of the Canadian Pacific Railway at the present time.

The board is also of the opinion that the authority is too remote from the business and would recommend that the officials stationed here should have full power to direct the business of this district without having to refer to the head office.

That the secretary be instructed to forward a copy of this resolution to Sir Thomas Shaughnessy and Mr. C. M. Hays, with the request that immediate steps be taken to place the management of this district on a more stable and efficient basis, commensurate with the requirements of the district.

—\$—\$—

Financial Paragraphs

Wall street reminds one just now of a type of stout, well-fed gentleman accustomed to live a rapid life, who is forced to succumb to physical ailment and take to his bed. Under the care of the doctor—and that's precisely how Wall street has been for some months—the man gradually improves, and when the worst symptoms of his malady disappear, his bull-headed fervor re-asserts itself, and he announces that he is perfectly well again, and intends to jump out of bed and go about his business. Very often he does just that thing, with the usual result that nature gets right back at him. He has a relapse, and once more the undertaker's hopes rise. So it has been with Wall Street for the past week. Not content with allowing increasing confidence to still further manifest itself in a gradual recovery of prices, Wall street must needs jump in and attempt to launch a bull movement on a superstructure not strong enough to support it, with the possible result that Wall street will have to go to bed again for possibly a longer term.

—\$—\$—

Quebec has nearly a million dollar surplus. According to the report made by the Provincial Treasurer, Hon. Mr. Mackenzie, the receipts were for the year \$6,554,938.23 with expenditure of \$5,609,790.74, leaving a surplus of \$945,147.49.

—\$—\$—

Earnings of all United States Railroads for the first week in August aggregate \$8,354,059. This is a 3.5 per cent. gain over the same period last year, although it is a decrease from earlier months of this year.

—\$—\$—

Each season the Manitoba Free Press makes an effort to estimate what actual crop production in the three Western Provinces will be. The work for this year has been completed and summarized. This newspaper places the yield of Manitoba, Saskatchewan and Alberta at 101,236,413 bushels. By Provinces as follows: Manitoba, 28,660,616 bushels; Saskatchewan, 62,250,000; Alberta, spring, 5,370,014, winter, 1,955,784.

The oat crop for the three Provinces is placed at 108,301,000 bushels; barley, 7,130,770 bushels; and flax, 7,729,150 bushels.

—\$—\$—

The report of August 1 of Canada's Trade Commissioner at Germany shows that the imports into Germany have increased enormously during the past seven or eight years. This is ascribed largely to the enormous German increase in population, which has been at the rate of 1,000,000 a year for ten years. The Commissioner advises that the field is open in Germany for wheat, flour, cattle food, linseed, fruit, apples, and cheese, etc. In 1901 Germany imported a total of \$568,000,000, while in 1908 the value of all imports was \$796,500,000.

—\$—\$—

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One evidence of this solicitude is found in the supply of fresh water in unlimited quantities, which is carried for a reasonable figure into the houses of Sault Ste. Marie and its environs. With the extension of the company's operations, it became necessary to construct two railway lines and portions of these have been in operation for several years.

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Just at present the company, besides improving the old works that were carried out under the Clergue regime, has under way a new blast furnace, is erecting another merchant mill for the manufacture of structural steel, and is building a coking plant. Up to the present time the greater proportion of the structural steel used in Canada has been imported from the United States, but it is hoped to obviate the necessity for this when the merchant mill mentioned commences its output. In future the company will manufacture its own coke, thus achieving a considerable saving.

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BANK OF HAMILTON
Dividend Notice

Notice is hereby given that a dividend on the Capital Stock of the Bank of two and one-half per cent. (being at the rate of ten per cent. per annum) for the quarter ending 31st August, has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st September next.

The Transfer Books will be closed from the 24th to the 31st August, both inclusive.

By order of the Board.

J. TURNBULL, Gen. Mgr.

Hamilton, 18th July, 1910.

THE BANK OF OTTAWA

ESTABLISHED 1874.
Capital Authorized \$5,000,000
Capital Paid Up \$2,257,550
Rest and Undivided Profits \$3,755,460

Branches in Northern Ontario:
Cobalt, Haliburton, Cochrane, Porcupine, North Bay, Powassan
Toronto Offices—37 King St. East, Broadview and Gerrard, Queen and
Pape, College St. and Ossington Ave.

RODOLPHE FORGET

Member Montreal Stock Exchange

88 Notre Dame West

MONTREAL

60 rue de Provence
PARIS, FRANCE

F. H. Deacon

J. C. Fraser

F. H. DEACON & CO.
(Members Toronto Stock Exchange)

Listed and Unlisted Securities.

Quotations and Information gladly sent on request.

97 BAY ST. — TORONTO

THREE AND ONE-HALF PER CENT.
per annum is the rate of interest we pay on deposits. We credit this interest to the account and compound it.

FOUR TIMES A YEAR
As security you have our Paid-Up Capital, amounting to the exceptionally large sum of SIX MILLION DOLLARS
and a Reserve Fund of \$2,250,000, or a total Shareholders' Capital of NINE AND ONE-QUARTER MILLION DOLLARS protecting your money from loss. You have also the further protection of our Charter, which limits the total amount we may receive on deposit to the amount of the Paid-Up Capital, and further provides that our total amount of deposits from individuals and institutions shall not exceed four times the Paid-Up Capital. Do you know any place where money is better protected?

An account may be opened with one dollar. Every dollar bears interest at Three and One-Half per cent. And it is always available when wanted.

CANADA PERMANENT MORTGAGE CORPORATION
TORONTO STREET TORONTO

THE STERLING BANK OF CANADA

BRANCHES IN TORONTO:—Cor. King and Bay Sts.; Cor. Adelaide and Simcoe Streets, Cor. College and Grace Streets; Corner Queen and Yonge Avenue; Corner Dundas and Keele Streets.

SAVINGS DEPARTMENTS AT ALL BRANCHES

McCuig Bros. & Co.

Members Montreal Stock Exchange

A general Stock Exchange business transacted

157 ST. JAMES STREET

MONTREAL

22 METCALFE STREET

Getting Closer To Canada and Its Markets

AN item in the New York papers of Sunday last conveys the general information of interest to Canadian manufacturers of mergers and makers of steel, that the United States Steel Corporation has completed its plans to "construct an immense steel plant a few miles north of Seattle in the suburb of Ballard." Although no definite details are given—and the Seattle land boomer may have devised the story for obvious purposes—it is intimated that the size and capacity of the proposed plant "will be one of the largest and best-equipped in the United States, will cost \$5,000,000 and will employ one thousand workmen from the start." Moreover—and this is the most important feature of the newspaper statement—"it is the intention of the corporation to operate the plant with Chinese ores." The further claim that Seattle was given precedence as "the most logical point to provide for the immense tonnage that will result when the plant begins operation and the shipping of ores from the Orient commences," rather sustains the view that the real estate "booster" is responsible for the exuberance in the announcement.

Whatever truth is contained in it, there is no reason to dispute the general fact that the United States Steel Corporation is seeking Canadian iron areas and will vigorously address itself to the capture of the Pacific Coast and Oriental markets for steel. For years the Chinese iron ores have been the objects of technical investigation. The coal fields of North China are of the greatest economic importance. Why iron ore should be shipped to this side of the Pacific Ocean, when all of the raw materials and cheapest labor are to be had in China, is not quite comprehensible; yet there would be a decided strategic advantage in the Seattle location to which water freights would be obtainable all the way. Alaskan or British Columbia coal owners would benefit—and it may be that the anxiety of American financial magnates about those of Alaska has its explanation in part in the story concerning the Seattle steel plant.

The Auto and Crops.

THAT a five thousand dollar automobile means to the owner an investment of fifty thousand dollars was a statement of a Toronto observer. Being told that half a million autos in the United States would thus represent a capitalized cost to their owners of \$20,000,000,000, he figured as follows:

A man buys a motor—cost, \$2,000 to \$5,000. He erects a motor-house costing \$1,000, or he stakes his auto at a garage at \$10 per month.

Should he engage a chauffeur, it will mean a salary of \$400 to \$500 at least. He must have a license. He is sometimes fined. His supply of gasoline or petrol will cost \$120 a year. A new tire costs \$80 to \$100—and he is a lucky motorist who does not need one, if not two, in the course of a year.

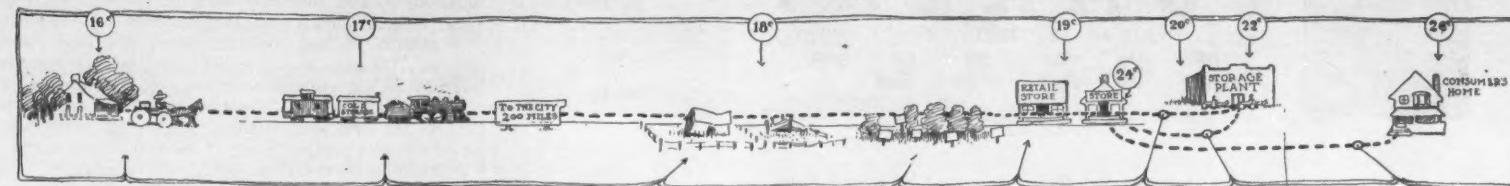
Then he must keep the machine insured. Again, it is a curious thing that motorists are fond enough of change to exchange their original motor for a larger one, a newer one, a prettier one, or a more up-to-date one. For so doing, the trader has to submit to a shave of \$300 to \$1,000 from the original cost of the one he trades. The consequence is a further addition to capital expenditure on account of the newer and dearer machine. A few persons, who are rich, or perhaps have merely expensive tastes without the income to fit these tastes, must have an \$8,000 machine. These are exceptions, but they all help to swell the average annual cost.

Taking the 9,000 cars registered in Ontario at \$2,500 each, and their capital value is twenty-two millions and a half for the first cost alone. Therefore, applying the problem to Ontario circumstances, and taking one-half only of the estimate, the capital value of the automobiles in Ontario today is two hundred and twenty-five millions. Allowance is to be made for a number of touring autos, brought in from the States and registered, and for the fact that among the 9,000 are some electric freight lorries and passenger busses. These might reduce the number of personally owned auto cars by 500. Even if we said they numbered 8,000 instead of 9,000, there would still, at \$2,500 apiece, be an investment in this Province of \$20,000,000, a sum which if applied in some other direction, would form a welcome addition to industrial or other development.

Foresighted people to-day are thinking what the effect upon the body politic may be of a shortage equal to \$30,000,000 or \$40,000,000 on the Western crop this year and find it conveys a lesson of caution. Does the lavish automobilist think the state of the country has nothing to do with him or he with the state of the country?—The Monetary Times.

The first dividend ever paid by the Quebec Central Railway Company has been declared. The rate is 2 per cent., and is declared in respect of the results for the twelve months to June 30 last. In this period the set back in prosperity experienced in 1908-09 has been regained. The gross receipts amounted to \$1,110,590, in comparison with \$1,091,689, while the net earnings at \$361,886 contrast with \$390,784 for the previous year.

Overhead and Underground Charges on a Pound of Butter.



Nowadays the transition of a pound of butter from maker to consumer is attended with heavy charges. It must pay ice and freight rates for a long haul to the city, passing by areas within easy striking distance of the city, but which are abandoned owing to years of improper working. Good lands contiguous to the cities, which could be utilized to partially satisfy the city demand, dairy and farm products are found built up into building lots, and are held for profit by the real estate speculator. In the plan above the pound of butter in question goes right by consumers' retail stops, the reason that being that the distributing point prices are to low for the distributor to make all he wants to. The butter, instead of being put on the market on arrival at the city, goes, therefore, into the cold storage plant, where it again emerges when prices go up. On such an occasion the pound of butter is released from storage, and retraces a portion of its original route, till it reaches the retailer. The owner of the shop exacts heavy rent from the retailer in order to secure interest on the inflated price he paid for the property, so that the retailer in turn is obliged to tax the pound of butter to make his own profit. So the consumer pays (1) the farmer's profit on production, (2) cost of long haul to city, (3) cold storage charges en route, (4) rake-off to purveyor-speculator who aims to keep prices up, (5) profit to the owner for the store property.

It has been one of the arguments in favor of amicable relations with China, that its trade—and its raw materials must be accessible to American capital. The fear is that the Asiatic when educated along western lines will become a menace to the western manufacturer who is doing business on a gold basis with its high standard of wages and all of the expensive incidentals thereto. Even the United States Steel Corporation could not withstand the competition with products of mills where the silver standard and low costs would permit of underselling the products of western mills. Ultimately it may be necessary for the Steel Corporation to establish mills in Asia. For the present, there is a possibility of its aggressiveness being concentrated on American markets up and down the Pacific Coast. Its surplus funds are still going into the great and unsurpassed works at Gary. More is to be devoted to works in Northern Wisconsin. Now, Seattle is said to be eligible.

Canadian steel makers will take notice and act accordingly. The tendency of late has been toward too much merging that will not provide capital—cash—for immediate expansion to meet such encroachments as the Seattle undertaking might mean. It is an open secret that the Steel Corporation is awake to the importance of Canadian iron resources. Hardly an occurrence of iron in the cen-

tral provinces has escaped attention. The latest deposit in Northern Ontario already may be under contract. One of the discoverers or owners has represented the United States Steel Corporation.

The situation becomes complicated when the broad position is assailable. Territorially, Canadian iron and steel industries are exposed and protected. There is no cause for alarm in all probability, but there is necessity for the curtailment of capital issues and constructive management designed to hold what we have and to get our share of what the most aggressive and perfect organization of its kind across the border is after.

—\$—\$—

The tonnage of output of silver ore at Cobalt for the first half of this year is given as 14,811 tons, which is 1,131 tons less than last year. But it is said that the concentrates of this year are richer than those of last year, and therefore that the value of the silver contents is more. The value of silver won in the month of July is \$443,283, for the seven months ending with July about \$4,500,000, and for the five and one-half years since the mines were opened, \$20,970,948. The official total of ore and concentrates won since opening of the mines is 91,241 tons, of which more than 16 per cent. is credited to this year.

RAILWAY EARNINGS (GROSS)

	Week Ending	1910.
Canadian Northern	Aug. 14	233,600
Canadian Northern	Aug. 21	256,500
Canadian Pacific	Aug. 14	1,999,000
Grand Trunk System	Aug. 14	877,152
M. St. P. & S. S. M. (Soo).	Aug. 7	455,343.96
M. St. P. & S. S. M. (Soo).	Aug. 14	452,770.71
Detroit United	July. 31	277,334
Duluth Superior Traction Co.	Aug. 7	23,520.10
Duluth Superior Traction Co.	Aug. 14	22,412.10
Halifax Electric Tram.	Aug. 14	5,419.94
Havana Electric	Aug. 14	43,167
Havana Electric	Aug. 21	43,225
Northern Ohio T. & L. Co.	Aug. 7	49,520.59
Toledo Railways	Aug. 14	32,792.50
Twin City	Aug. 7	147,846.51
Twin City	Aug. 7	148,955.70

—\$—\$—

The Edmonton Board of Trade reports that crops about Camrose are patchy, with wheat well up, oats uneven, barley weak, and hay short and light. Crops in the Lacombe district and in Northern Alberta generally, promise a heavy yield.

Fellow Editor Scores "Saturday Night"

BRUCE, of the Vancouver "Saturday Sunset," after visiting Fort George, pays his respects to a local Toronto Weekly—gives first hand facts ad. lib.

Some months ago Toronto Saturday Night inaugurated a campaign of exposure of sundry swindling promotion schemes. The work was a good and commendable one, while the exposures were confined to real swindles. The campaign redounded to the profit of Saturday Night. It was interesting reading. It increased circulation. It gave Saturday Night a reputation for fearlessness.

By and by the supply of swindles in the East gave out. The standard of Canadian business morality, fortunately, is such that the number of such schemes is necessarily not large at any one time. But Saturday Night had acquired a taste for blood. It went further afield for victims. In its mad eagerness to steep its jowls in gore, it sometimes grabbed at other game than the proverbial wild cat. Finally it rampaged into British Columbia. It fastened its fangs on a townsite in Fort George.

For weeks Saturday Night worried and tore at Fort George. The promoters of the townsite were scratched and bitten in the process. A great deal of prejudice was aroused against the proposition. Saturday Night made certain specific statements about this company and the townsite of Fort George.

"The real townsite of Fort George belongs to the Grand Trunk Pacific, and the Natural Resources Company never has and never will own a foot of it, unless they purchase it from the Grand Trunk Pacific."

That statement is pointed, clear and emphatic. There is nothing ambiguous about it. Saturday Night committed itself absolutely to it.

Again, Saturday Night, referring to a map of Fort George townsite, says: "That part marked Indian Reservation, owned by the Grand Trunk Pacific, and will, when the proper time comes, be opened up by that railway as the townsite of Fort George."

That statement, too, is uncompromisingly positive. If we believe Saturday Night, therefore, the only townsite that the Grand Trunk Pacific will ever have at Fort George is the Indian Reservation. We are specifically informed that the Indian Reservation belongs to the G.T.P.

Saturday Night also publishes the map shown on another page of this issue, with a railway station of the G.T.P. marked in the centre of the Indian Reserve. At that point there is right now a slough covered with water several feet deep.

It is upon these basic statements that Saturday Night has for several weeks maintained a bitter onslaught on the Natural Resources Company and its Fort George townsite proposition.

Recently a friend of mine, a man whom I have known and esteemed for many years, joined the Natural Resources Company. When I heard of his affiliation with that company I felt sorry, because I had absorbed some of the general prejudices against it which Saturday Night's articles had created. After dinner over a cigar one evening I asked him some

pointed questions. He produced a copy of Saturday Night and read the above statements to me. He suggested that as I then contemplated a trip to the Cariboo, I should go and see for myself the situation at Fort George.

"If," said he, "Saturday Night is telling the truth, you owe it to your readers to corroborate and back up what that paper says. If Saturday Night is wrong you owe it to the public of British Columbia to set this proposition right, for in that event Saturday Night's articles are working an injury to our province." I agreed with him, and promised to investigate Fort George thoroughly and to report as accurately as I could just what I saw.

Included on this map are the Indian Reserve of about 1,300 acres, the Hudson Bay Reserve of 97 acres, the South Fort George townsite of 80 acres, and the Fort George and Central Fort George sites, now in one, of 412 and 590 respectively. Besides, there are shown the Collins addition of about 80 acres, McGregor's addition of about 200 acres, the Carney pre-emption of 160 acres, lots 931 and 932 of 60 acres each, making in all a total of 3,200 acres. In addition to these the G.T.P. owns 160 acres west of the Fort George townsite, and another company has another 160-acre sub-division, so that, all told, there are about 5,520 acres.

Out of this area, 1,522 acres have actually been sub-divided and put on the market. Of the balance, it is practically certain that at least 1,400 acres will not be sub-divided in the near future, if ever, so that, counting what the G.T.P. owns, there is not more than a little over 2,100 acres which can be expected to be available, from present surveys, for townsite purposes.

I spent the best part of a week in and around Fort George. I went over all the lines surveyed by the G.T.P. With guides I went around the townsite and over the land adjoining, traveling by wagon, on foot and on horseback. I went around the entire river front in a canoe. I had long talks with the Indian chief of the reservation. Then I tried to may speak with some degree of knowledge of the facts obtained on the spot.

As to Saturday Night's first statement that the Natural Resources Company do not own the Fort George townsite, and that the Grand Trunk Pacific does own it, I can state positively that the Natural Resources Company does own it, and that the G.T.P. does not. The Natural Resources Company has registered its townsite with the Provincial Government, and the Government has, according to law, made its selection of one-quarter of the lots on the townsite. The Natural Resources Company not only owns the name, "Fort George," but it owns the land to which "Fort George" applies, and the Dominion Government has recognized this by locating a post office on the Natural Resources townsite, under the name of "Fort George." By every moral, legal, physical and any other sort

of right, the Natural Resources Company owns Fort George townsite and all that appertains thereto. These facts are on public record, and may be easily obtained by anyone interested.

Saturday Night makes the positive statement that the G.T.P. owns the Indian Reservation, and this statement has been published in the coast press. With equal certainty and a great deal more truth, I say the G.T.P. does not own the Indian Reservation, and probably never will.

Before an Indian Reservation can be acquired in this province the reservation must be abandoned by the Indians, or the signature of every Indian on the reservation must be secured to an agreement to sell. After that a grant must be obtained from the Dominion Government, and then a grant of its reservation rights must be secured all from the Provincial Government. That the first of these conditions has not been compiled with may be gathered from a talk I had with Chief Joseph Quachim, who speaks fairly good English, helped out by some Chinook, though the Fort George Indians do not speak it as a rule.

He said: "Injun no sell um reserve. Before we home. Long tam we here. Before Hudson Bay." Forty-six year we make cemetery. Me fadder and five papoose all connected were cemetery on sidehill. Long tam home. Fort George our home.

We no sell um." I have been told the priest would be pressed into the service of the railway company to secure the consent of the Indians to sell and move to another reserve.

"Spose," I said, "railway man say to priest, hyu church, hyu cabin for Indian, hyu money for Indian, Indian klatawah number two reserve?" Bimes klatawah number two reserve? Indian klatawah number two reserve; hyu cabin, hyu church, hyu money?"

Chief Joe caught my meaning at once. "I spose, sige, sige no talk reserve. Priest only talk God and hell. Injun no care for money. Injun only want um home. Coast maner make big talk about Injun sell reserve. Injun no sell reserve. We stay here."

From Chief Joe's talk it can be readily seen that the G.T.P. has not yet acquired the Indian Reservation. There are 123 Indians on that reserve, and every one must sign on to have it, before an application for a grant will be considered. Many good friends of the Dominion Government in this province have tried to get the inside track on Indian Reserves, but Hon Frank Oliver will not consider any such application until the litigation now pending between the Provinces and the Dominion has been decided, and the question of the provincial revisionary rights has been settled. The G.T.P. does not own the Indian Reserve, and Saturday Night made a gross misstatement when it asserted that the G.T.P. does own it.

But let us suppose the reservation

can, or will, be acquired by the company. There still remains the question of its suitability. The Indian

Reserve practically consists of a series of ridges and sloughs. At the Fraser River front the bank is fifty or sixty feet high, and quite steep. There is a little plateau about the width of two or three city blocks, and then comes a slough, which is only a few feet above the level of the Nechako at low water, and which is several feet below at high water. Then follows another ridge and another slough, and so on until a higher ridge is reached at the rear of the reserve, which is on a level with the Fort George townsite. On the top of this ridge, which is the beginning of a beautiful level plateau, there is just about enough land for railway station and yards on the reserve. If the company located its station and yards at this point they would face right on the Fort George townsite. Chief Joe expressed indifference when I asked him if the Indians would be willing to sell that portion of the reserve.

Cut up by ridges and sloughs as the reservation is, it would be utterly unsuitable for a townsite. It could be kept dry only by dyking the Nechako at the entrance of the sloughs and no immunity from floods could be guaranteed.

One old timer told me it frequently happens that the Fraser River blocks the mouth of the Nechako with ice, thus backing up the water of the latter and flooding all the low lands of the reservation. These low lands are now used for pasture and by the Indians. Even now there are ponds of considerable extent and depth lying on them, left there by the last flood.

As for the Hudson Bay Reserve of 97 acres, it is too small to be considered even if we ignore the established policy of that company to retain all its lands and secure to itself the unearned increment accruing to any of its holdings which happen to be situated near the location of a coming city. This policy has been adhered to in Edmonton, Calgary, Winnipeg and other cities, and will doubtless be its policy at Fort George.

As for South Fort George, while there will no doubt always be a town there and considerable activity, it is situated a mile and a half to two miles south of the G.T.P. lines, while all the G.T.P. lines cross Fort George proper. Fort George itself is a beautiful townsite high above the river, thus ensuring the best of drainage; level almost as a floor and in every way an ideal townsite.

It would be a useless waste of space to answer all the aspersions and misrepresentations which Saturday Night has built upon the three main falsehoods I have mentioned. I am in a position to state positively that Saturday Night has entirely misrepresented the situation in that it does this so wilfully and malevolently because the truth has been offered to it and it refused to consider it.

On another page of this issue I have given a general description of the town and its surroundings.—Editorial in Aug. 13th issue of the Saturday

Sunset, Vancouver, B. C.



COMMENT ON COBALT



AS has been remarked the passing of the Le Roi Mine, Rossland, which has gone into liquidation, is pathetic. It also is potent of instruction in mining. The early history of the Le Roi was the history of the Rossland boom, while from first to last the story of the Le Roi is one of romance and failure. Two French Canadians staked the mine, and it came before the public through interest taken in it by Spokane, Washington, a city ever ready for a mining venture. The inception of mining operations was directed towards the mining of a secondary deposit of high grade gold bearing copper and pyrohotite ore, about four feet wide, which lasted to the 350 ft. level, when the south drift ran against a dike of coarse grained micaeous rock. Then things looked blue, but McTregear, then superintendent of the mine, directed his drills against this, recognizing it for what it was. He cut through in fourteen feet and found the deposit opening up fifteen feet wide. Then Rossland went wild and some of the world along with it. Later the control sold out, when the rich deposits were depleted and the British-American Corporation was landed with it. From then to now its history has been one of reorganization, both in the mine and in control. From W. A. Carlyle the workings passed into the hands of Bernard McDonald, well known throughout the West. The labor trouble in February, 1890, closed down the mine temporarily, and the writer left Rossland for Alaska. For some time I was employed in the mine as underground sampler—that is, my duty was to take a dozen or so samples and have them assayed and fill them out on an "assay plan" of the mine. It was in this connection I gained the groundwork of knowledge of the grim realities of mining which has been the basis of my philosophy on mining stocks and mining markets. The Yukon, too, taught it is not all gold that glitters, and that it is ever well to keep optimism subservient to probabilities and actual conditions. Whether the ideas I have published through these columns are worthy of entertainment or not is for the public to say, though strict justice must concede that to have followed the advice of this column marketwise is to have made money in the last nine months.

After the high grade areas of the Le Roi were stopped out there was developed a huge mass of the primary ore. First the plant was enlarged at huge expense to handle the ore more cheaply, and then some process of oil concentration of the ores was tried. This was after my time. Gradually the scale of profit and loss dipped more and more persistently towards failure till now the climax. The gross output has been reckoned at \$20,000,000, but I much question if 5 per cent. of this can be set down as profit. The natural destiny of the Le Roi seems to be towards the consolidated company. Honest money and honest effort have been directed towards Canada's premier gold mine, and the issue is failure.

The lesson of the Le Roi is, more than anything else, that which I have pronounced in these columns, namely, that when the high grade ores of a mine give out it is time to bid of the stock. I acted on this in the Temiskaming, and sold it short at \$1.85, and was 10,000 shares short when the stock reached \$1.40 on the down grade. The chance is 20 to 1 that you win, and these chances are good enough for anyone. Temiskaming is battling now with its low grade ore, but some day will come the end. According to their own statements, their ore figures out about \$7 to the ton profit. There is nothing in the situation to justify the hope that the mine will make good no matter how much this consummation is to be desired, while there is much reason to say it will go the other way.

As hinted last week, there is much reason to suppose that the management of the Temiskaming have been putting through the mill the rich sections of the dump reserve and filling it up with lesser grade rock from the mine.

In the meantime the boys are having a big time washing the stock up among themselves. The public are not coming in and, after these manipulators have gathered a little more, they will look round to sell it. The public won't buy, for they were told the "mine is looking better than ever it did" just previous to the passing of the last dividend. Bets are being made that the stock will pay a dividend this year. This means nothing, it will deceive nobody.

One effect of the Scheftels attack on Kerr Lake has been a statement from the secretary of the company. As long as the Kerr Lake people could get our Canadian press to print all kinds of exaggeration concerning their mine, and as long as our people would continue to relieve them of their stock, there was no necessity of their doing so. Now, however, Mr. J. H. Susmann, secretary and treasurer, is credited with saying:

While we have not made bonanza strikes recently, I am in no position to make an estimate of the ore reserves of the mine, I can state that there has been no talk of discontinuing the dividends or even a reduction in them. With the ore now in sight in the mine and the company's cash reserves, it is possible for the company to continue dividends at the present rate for at least two years."
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My greatest complaint against the Kerr Lake people is that they have never issued a statement of the condition of their mine; that their last annual report was not worth the paper it was printed on as a technical document. Now, like drawing eye teeth, it comes, or a semblance of a report comes. Mr. Susmann says that the total cash assets of the company are estimated by him at two years' dividends or four dollars per share. What more does the stockholder want to make him sell his holdings "at the market," for at the present this will give him over three years' dividends all at once with which he may buy bonds on good securities. No better vindication could be advanced for all I have said against Kerr Lake on the market. Sell it, and sell it quick. Here is more from Mr. Susmann:

"It is true that we have found low-grade ore at depth, but this is precisely what has happened in every Cobalt mine. All these mines possess a big element of speculation. We may strike a vein running thousands of ounces of silver to the ton to-morrow, or next week, or next month; and then again we may not happen on a heavy silver-carrying vein for some time."

This letter from Mr. Susmann is dope, pure and unalloyed. "We may strike a vein, etc.," has been the stock in trade of every one of the 999 mining fakirs who failed in Cobalt and the big centres. I am of the opinion that if the Lewisohns were buying the Kerr Lake as it stands to-day, they would not pay \$2 per share for lock, stock and barrel. No rumor of merger will support Kerr Lake. This has been too well worn. The merger talk as bull dope is played right out. As a bull card in the Dominion

It should be mentioned, too, that the Government has received all its new gold from the banks. The banks have imported it, and, believing that the Government would keep faith, in other words, that it would not weaken the gold reserve against Dominion notes, they have handed it to the Treasury and accepted Dominion notes instead. Suppose the Government were to change the law and decree that in future the Treasury need only hold 25 per cent. of the first \$60,000,000 of note issues, what would be the effects? Probably one of the first effects would be a contraction of the Dominion note circulation. The ability of the large notes to command gold for export would be weakened; and the banks would likely be compelled to carry a larger part of their gold reserves outside the country. They could do so through lessening the amount of actual cash carried by them and increasing their holding of documents entitling them to demand gold in New York and London. About that provision of the law which compels the banks to carry 40 per cent. of their cash holdings in Dominion notes nothing good can be said. The only excuse for its presence in the statute book lies in the fact that it was put there when the Dominion Government was in miserable shape financially. Every time it is brought to the notice of a patriotic Canadian familiar with the circumstances it serves to remind him of a state of affairs in which he can have no pride. It ought to be wiped off the book, and no better time could be chosen than during the coming session of Parliament.

with a splendid plant, was put under the hammer and knocked down for \$4,600. It has been idle for some years. It is not in bad repute among mining experts. It has produced gold and some day may repeat the experience of the Libby mine.

After all, gold mining in Nova Scotia is somewhat similar to gold mining elsewhere and when the East comes into her own, it may be a valuable asset, as coal is to-day.

Last year nineteen companies were operating in nineteen districts in Nova Scotia. From 59,058 tons of gold ore mined and crushed, 12,597 ounces of gold were recovered, valued at \$239,353.00. This is not a Yukon showing, but it demonstrates the presence of gold in the province. None of the companies are reported to have lost money—some of them have made a little. The royalties collected by the Government amounted to \$2,506.77.

The Government is assisting mine development to a limited extent. It expresses its willingness to lend considerable money in this direction when the proper scheme is forthcoming. Nobody is booming gold mining in Nova Scotia. Nobody grows panicky over it. Nova Scotia gold mining stocks are not listed and consequently has not come the way of the broker. Usually a few individuals find the capital, and the largest shareholder is generally the man who manages the concern. He puts his faith as well as his time and money into the business.

Only 500 men are at present employed in the industry.

Crop Guesses: Official and Otherwise

Winnipeg, Aug. 24, 1910.

"We will get some wheat," was the non-committal reply made by one of the best known of Winnipeg's bankers when asked as to what he thought the crop yield would be. Winnipeg managers do not care to say anything about the prospective yield. Some of them have in their files valuable information respecting the field products of the entire West, but they do not speak of it to any but their confidential assistants or to the general managers and presidents, who, in their eastern offices, control the purse strings of the country.

So far the crop estimates that have been made—varying from sixty to over a hundred millions—are guesses. The bigger estimates come from the boosters and the lower ones from those who feel the pinch of trade contracting. It is just as well for the West, as for the whole of Canada, to realize that the crop is a short one and that, in consequence, the people of the West will not be able to buy so much. There is a disposition here to put the best face upon things always. It is necessary for the West to do this, to offset the poor face which the bank directors are liable to put on things when they contemplate the huge amount of money "out in the West." It's the "poor face" of things as seen by the Eastern bank directors that the West fears. The borrower "out West" thinks that he is the first to be hit when the orders emanate from the East to "contract loans."

But now the danger of the banks hoarding further is past. Business has settled down here to the comfortable feeling that in volume the turnover will be as large as that of last year. The express companies are not showing the big increases a bumper crop would have enabled them to do and some of the teams that expected to be fully employed between the freight sheds and the wholesalers' warehouses from now on until the late fall have to find other work. Instead of the conditions expected the normal state of affairs will continue. That's the only difference.

No man is a prophet in his own country, and that is probably the reason so many experts in Toronto have made futile guesses as to what the Western wheat crop will be. These estimates have ranged between limits that may be considered safe—between sixty and over a hundred millions. In Winnipeg, needless to say, the most popular prophecies are those that go over the hundred million mark. The practical speculators, the greatest patrons of Prophet Optimism, argue that if the wheat is forthcoming all the better, but if it does not materialize the country in the meantime is being boomed. Therefore, the popular prophets are those making the big estimates. If those who know the truth happened to place the yield at less than the bigger estimates, they would be classed as "knockers," or men without faith in the country, if they published it.

This year crop conditions are such that it would be unwise to make an estimate. No one, neither bank, grain company or association, Dominion or Provincial Statistical department has any idea as to the area under crop. If they had they could not average the results. Here we have one patch grown on summer fallow that looks promising for fifteen bushels, but alongside of it there is a patch that will barely yield seed. To average such a crop could only be done by a careful survey by experienced men, and such a survey has not been made. Last year, and in previous years generally, districts have averaged evenly, but this year one township may furnish examples of a fifteen bushel crop and one that was plowed in. This year the threshers' returns only will tell approximately how much wheat the country yielded.

—\$—\$—

In Texas, where temperatures have ranged from 100 to 108 for several days past, the bulk of the corn crop has already been made. In section of Oklahoma the crop is also made; in parts of that State there has been extensive damage, but in the part with the largest acreage the indications are for a good crop, which will offset present losses elsewhere. Heavy shrinkage in the condition has taken place in Southern Kansas and in Central Nebraska, but the crop there has been somewhat relieved by showers. A little damage has taken place in Northern Iowa and some in Illinois and Missouri, but as a whole the three States, as well as Indiana and Ohio, have suffered little loss to date.

With burning temperatures hereafter, however, and no rain, a great deal of injury might result. In all, the crop is expected to come through with as much if not more corn than the 2,772,000,000 bushels of last year, and with a good carry-over. A 3,000,000,000-bushel corn crop means lower prices, but some of the best judges in the trade say that a crop no larger than last year's will make high prices for corn for the next twelve months.

—\$—\$—

The Richelieu & Ontario Company has failed to increase its dividend. It was generally expected that there would be an increase, and considerable disappointment was heard on the street. The company has done a splendid business this year, and if the result continues satisfactory, there seems to be a fair chance of a 6 per cent. dividend in December.

Has Canada a Wasteful Gold Reserve?

By H. M. P. ECKARDT

IT was to have been expected that sooner or later, from one quarter or from another, there would arise suggestions that the steadily rising gold reserve held by the Dominion Treasury should be utilized by the Government to save interest charges on the public debt. A mischievous and dangerous proposal is put forward editorially by the Toronto Globe in its issue of August 16th. After pointing out that the Dominion held at the end of June last a gold reserve of \$72,132,398 and guaranteed sterling debentures of \$1,946,666, the Globe writer says: "This is a needlessly large reserve of gold to be held against a note issue of \$89,285,720 and savings bank deposits aggregating \$57,232,780." He then observes that the law requires a reserve of 25 per cent. on the first \$30,000,000 of Dominion note issues, and for all notes issued in excess of \$30,000,000 the Treasury must hold a gold reserve of dollar for dollar in specie"; and proceeds: "The requirement of a reserve of dollar for dollar deprived the Dominion of any advantage from the greater issue, for it is no advantage to issue notes when gold of an equal amount must be bought to lie idle in Treasury vaults." He concludes by suggesting that, "the gold in the Treasury vaults is so far in excess of all requirements of safety that the saving of interest which might be effected without risk would fully warrant a change in the law regarding Dominion note reserves."

I am quite sure that if the Globe editorial writer had a correct conception of what that gold reserve in the Ottawa Treasury stands for he would never have written the article of the 16th instant and he would not urge the Government to lay hands upon it in order to save interest charges. That gold reserve is something more than merely a protection for the holders of Dominion notes. It is, besides, the heart or basis of the reserve against the whole mass of the Canadian chartered bank liabilities. At the end of June these amounted to over a billion dollars—the exact figures are \$1,040,324,464. It is wholly absurd to take the Treasury gold and consider it merely in relation to the Government's liabilities on savings bank account and demand note issues. To study the situation rightly, it is necessary to consider the specie in the Government vaults, along with the specie in the bank vaults as being together the sum of the specie reserve against the liabilities of the chartered banks and the liabilities of the Government on account of savings bank deposits and Dominion note issues. Strictly speaking, this aggregate of specie constitutes the sole metallic reserve, against the deposits of the private savings banks, the loan companies, the trust companies, also in other words, it is the basis or foundation for the whole fabric of credit in the Dominion. Let us see if it is too large. We shall take it merely in connection with the sum of the chartered bank and Government floating liabilities as at June 30th, 1910:

Dominion Government demand notes.....	\$89,285,720
Governmental Savings Deposits.....	57,232,780
Chartered bank liabilities.....	1,040,324,464
	\$1,186,842,964
The Specie held is as follows:	
In Dominion Treasury.....	\$72,132,398
In chartered banks.....	27,586,533
	\$99,718,931

Thus against this mass of liabilities, payable practically on demand, amounting to about twelve hundred millions, Canada holds less than a hundred millions in specie. The exact percentage is 8.40. And the Globe wishes to reduce that slender percentage still further.

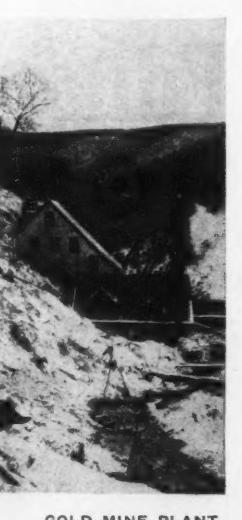
The writer of the article does not take into account at all the fact that with the great increase during recent years of the bank liabilities, the bankers are now under obligation to provide cash in New York and London to a much greater extent than formerly. The Dominion Government, the provinces, the municipalities, the great railways, and industrial corporations by the score, have floated hundreds of millions in new securities in London. The banks must provide the annual interest, and in the event of anything happening to discredit our securities abroad, or some of them, they might have to provide for a repurchase of the bonds themselves. Nothing but gold suffices for this. Dominion notes are no good except when they are surely convertible on demand into gold. Then, foreign capitalists and corporations now carry a very large aggregate of funds on deposit in the Canadian banks. The banking institutions have to be prepared to provide gold or monies current in New York or London on the instant for these balances. In short, our liabilities are now international in character; they are becoming more so every day, and it is absolutely necessary for us to carry a large reserve available for international purposes. This the banks endeavor to do. Their specie holding, Dominion notes (which should be regarded as being practically gold certificates), their call loans abroad, and bank balances in London and New York, constitute the bulk of the real reserve of the Canadian banks.

"It is true that we have found low-grade ore at depth, but this is precisely what has happened in every Cobalt mine. All these mines possess a big element of speculation. We may strike a vein running thousands of ounces of silver to the ton to-morrow, or next week, or next month; and then again we may not happen on a heavy silver-carrying vein for some time."

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KIDDING SUMMER TOURISTS OVER CAPTAIN KIDD'S TREASURE



GOLD MINE PLANT
At Gold River, Lunenburg
County, Nova Scotia.

Lunenburg county, in this province. It is the reputed resting place of Kidd's ill-gotten gains, and for years and years people have been hunting after this tainted stuff.

Years ago, some brilliant Nova Scotia mind conceived the idea of forming a company to dig for this treasure. They dug, hard and deep, but they brought up nothing but salt water. Still this water paid—paid handsomely. Of course, the people who held the stock—or the water—never saw a dividend, or the interest on their investment, or even the principal.

Still the business goes on. Now it is in the hands of Americans—wide-awake Yankee financiers and experts—and they are just coining money—out of salt water.

They have an expensive plant at work to-day and one of the diversions for the rich Americans who live at Chester during the summer months is to sail over to Oak Island, see the men "digging" for Capt. Kidd's treasure and incidentally invest in a few blocks of stock.

It is a great scheme. The curious thing about it all is that the manager's reports grow more hopeful as the summer advances, and that just about the close of the tourist season, the "indications" are always very bright for striking the big oaken, iron-bound chests. Then the cruel blue sea waves break in and operations are reluctantly abandoned for another season.

The result of years of toil show a big hole—that is, when the sea keeps out of bounds. At the present writing, the "indications" are especially bright and the tourists who have not "been there" before are really excited. So are the hundreds in Boston and other American cities who have dropped their good coin down this Oak Island well. \$50,000 of Oak Island treasure stock changed hands in Boston the other day at \$6. Yet people rave over the possibilities of Cobalt and the Yukon.

Nova Scotians seem to be dead slow. They are not investing a penny in the enterprise.

Next spring the Boston Sunday supplement will contain marvellous stories and equally marvellous pictures descriptive of Oak Island, and its buried treasure, and the new crop of suckers will be ready for the gleaner.

It is true we do extract gold—legitimately—from the sea, but we do it with the line and net and Johnny Cod and the succulent lobster form the quartz from which the metal is extracted—something like eight million dollars a year—and no sign of the lead working out.

So much for gold operations and sea water. And now for something in the concrete.

We have gold mines in Nova Scotia—real gold mines, gold mines in which, in many cases you invest one dollar and take out nothing, and in other cases where you invest one dollar and take out one hundred, possibly.

We have gold mines, the plants of which have cost immense sums of money and which have been sold at less than ten cents on the dollar invested. I know of one mine—the Libby mine at Brookfield—where an immense plant was erected, but later abandoned, the mine filling with water. Mr. Libby came along, bought the mine for a song and took a million dollars worth of gold out of it. Not long since, a mine—the St. Anathy by name—

INSURANCE THAT DOES NOT INSURE

Being a Plain, Unvarnished Tale of How Some Fire Insurance Companies Gouge the Public.—What Your Fire Insurance Policy Really Means.

WRITTEN FOR "TORONTO SATURDAY NIGHT" BY AN INSURANCE EXPERT.

ARTICLE NUMBER ONE.

WEBSTER'S Dictionary defines insurance in the following terms: "The act of insuring, or assuring, against loss or damage by a contingent event a contract whereby for a stipulated consideration, called premium, one party undertakes to indemnify or guarantee another against loss by certain specified risks."

Fire insurance is no longer a luxury. It is as a matter of fact one of the stern necessities of life, and therefore it would appear that the time has now arrived when people who purchase insurance should be in a position to demand from those who take their money in the form of premiums some adequate return. In other words, that Webster's definition of insurance should have some general application in fact as well as in theory.

A farmer glancing through his policy would ordinarily be under the impression that should his barn burn and he lose a valuable team of horses and a few head of Jersey cattle in consequence, the policy which he holds and for which he has paid his good money, will indemnify him for the loss entailed.

But not so fast!

If he studies the fine print very carefully—and it must be studied carefully for there is a mass of it and it is ever so fine—he may chance upon a clause which says that the company will pay no more than \$60 for any horse destroyed, nor more than \$20 for any head of cattle.

Fine compensation that for horses and cattle in this day and generation!

It is the purpose of this series of articles to ventilate just such instances as that quoted above. Many insurance companies by means of these riders—always in fine print—are able to dodge their obligations to such an extent that the poor devil who has insured and who has suffered damage is able only to obtain a small fraction of what is justly due to him.

Another feature to which SATURDAY NIGHT will call attention in this series of articles is the fact that a number of insurance companies are now carrying on business in this country with practically no capital. These corporations are accepting your money for policies which are not worth a cent on the dollar. They have for years been doing business on a shoestring, with no idea of doing anything but "lie down" should they be called upon to pay out any great sum of money.

There is no intention of doing any injustice in this series of articles. There are many good insurance companies; corporations that pay their losses honestly and squarely; companies that do not dodge around a lot of fine type clauses. These corporations at all times have the support to which they are entitled.

At the moment there appears to be no intention on the part of those in authority to even investigate insurance conditions let alone apply a remedy. The first and greatest evil existing is the lack of a Standard Policy. Nearly every State of the American Union has adopted a standard policy form and some of them insist that every clause which may be attached to a policy shall be submitted to and receive the approval of the Insurance Commissioner of the State.

In most of the provinces of Ontario we are supposed to have a standard policy, the Statutory Conditions; but we shall point out in this series of articles these Statutory Conditions are subject to so many "variations and additions," "conditions precedent," "statements and warranties in application," that no person can possibly know what the policy means or what he can exact from the company in case of loss, because more than three-quarters of these variations and additions have never yet been tested out in the courts.

Then, again, for years conditions of actual insolvency have been known to exist, and do at present exist, in fire insurance companies with no attempt on the part of insurance departments to protect the public. Companies have failed, and even the public Press has exposed the most startling mismanagement and extravagance, and there has never been, so far as we can learn, even a Commission appointed by the Government, nor has there been any investigation conducted by any superintendent, Dominion or Provincial, to fix the blame and secure redress to the public who have been fleeced.

The matter of the disastrous failure of the Standard Mutual Fire Insurance Company, by which hundreds were deprived of money due them for fire losses and thousands lost various sums owed them by the company, and many others are now being mulcted to the tune of \$100,000 or more on premium note liabilities to make good speculative and questionable actions of the company; this matter was brought up on the floor of the House and questions were asked of the Government, to which sufficient reply only was given to result in investigation by the House being stifled.

Our intention is to point out existing conditions and show who is responsible and endeavor to get the assistance of the public in rectifying the present most undesirable condition of affairs.

We need a standard policy; we need active, energetic, and progressive insurance departments for both the Dominion and the provinces. We need laws for these departments to enforce which will ensure absolute solvency for every fire insurance company. We need such legislation as will prevent the publication of false and misleading reports to shareholders and to the public; reports which differ in almost every essential from those sworn to and filed with the Insurance Departments; reports which are used by managers and directors to secure them in office when a knowledge of the facts would result in the shareholders rising en masse and turning them from office.

We shall also describe to the insuring public proper methods of procedure, and warn against certain prevailing practices so as to enable the ordinary merchant and manufacturer to protect himself so far as possible from these tricks in policies, from incompetency or worse in agents, and from sharp and unfair adjustments.

We have no doubt that our readers can furnish us with details of hundreds of cases of injustice and we shall be pleased to receive full and detailed particulars, giving the names of the companies and the adjusters, and we shall use some of the most striking cases as examples in this article. We assure our readers that all correspondence will be confidential.

In most of the provinces in Canada we are supposed to have practically a standard policy, "the Statutory Conditions," but the companies who even fought against the right to Statutory Conditions until defeated in the Privy Council succeeded in every instance in having the right to attach variations and additions—provided that they were printed in conspicuous type and ink of a different color; and provided that they shall be "in force so far as by the court or judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company."

The result has been that nearly every one of the companies has loaded its policy with variations and additions. The courts have decided in almost every case which has been tried that these variations are neither just nor reasonable. But ninety-nine per cent. of the losses never get to court, and these variations are used by adjusters to effect settlements which are simply robbery to the assured.

These variations are exceedingly technical and sometimes even absurdly unjust, and capable of being twisted to mean almost anything wanted, when urged against the assured or his appraiser, neither rarely knowing anything about the insurance side of adjustment.

Some beautiful examples are hereto annexed. These are quoted direct from the policies. The policies are on file in this office.

The assured shall not be entitled to recover from this company more than two-thirds of the actual cash value of any building and in the case of further insurance then only the ratable proportion of such two-thirds of the actual cash value, unless more than such two-thirds value as represented in the application will be insured, in which case the company shall be liable for such proportion of the actual value as the amount insured bears to the value given in the application. In the case of property other than buildings, if the property insured is found by arbitration or otherwise to have been over-valued in the application for this policy, the company shall be liable (in the absence of fraud) for such proportion of the actual value as the amount insured bears to the value given in the application.

On reading this condition one is inclined to ask, "What does the company intend to pay?"

This clause is a deliberate attempt to rob the assured of his just indemnity, and is to be found on the policies of some of the cleast and strongest companies. Now, just what does it mean? The face of the policy says in very large type, "Does insure (Henry Smith) to an amount not exceeding nine thousand five hundred dollars," then in small type, usually covered by the slip describing the property, "against all direct loss or damage by fire, except as hereinafter provided." "Except," yes—and that "except" in this case means—well, a specific case will illustrate.

The building is worth \$10,000 and insured in the first case in this company for \$9,500. It is totally destroyed and a loss of \$10,000 is sustained; but "the assured shall not be entitled to collect from this company more than two-thirds of the actual cash value of any building," and therefore all he can collect is \$6,666.66, although paying to this company for \$9,500 of insurance.

Another application of another portion of this clause.

The building is valued in the application (usually by the agent) at, say, \$10,000, and by a smart appraisal after a fire a value is set of \$8,000; the insurance is \$7,000, and a loss of \$8,000 is established; but "more than such two-thirds value as represented in the application" has been insured; so this company is liable for such proportion of the actual value (\$8,000) as the amount insured (\$7,000) bears to the value stated in the application (\$10,000), i.e., the company claims the right (and more, exercises it) to pay only seven-tenths of \$8,000, or \$5,600, although insuring for \$7,500 and a loss of \$8,000 has been established.

And now to apply the last clause of this condition.

A man puts on insurance to the amount of \$6,000, and he or the agent in the application states the stock to be worth \$12,000. It is found to have been worth but \$8,000 when the application for insurance was made and \$7,000 at the date of the fire.

"This company shall be liable for such proportion of the actual value (\$7,000) as the amount insured (\$6,000) bears to the value given in the application" (\$12,000), that is one-half, or \$3,500, although there is absolute "absence of fraud" and a loss of \$7,000.

In certain lines of business stocks are subject to such rapid and frequent variations, and the lack of system in small businesses combine to make errors of this kind the rule rather than the exception.

But woe to the man who makes such an error and is found with only \$5,000 or \$6,000 of stock at the time of the fire, and who stated years before that he then had \$12,000 stock. If he escapes with half a reputation, and no effort will be spared to make him feel thankful that he escaped penitentiary.

The generosity of the company whose policy on a farmer's barn or the ordinary stable is written so broad as: "Ordinary Contents of Stable" can be fully appreciated when in small print on the back of the policy appears this joker:

"Ordinary Contents of Stable" is held to cover live stock, hay, grain, harness and vehicles only. No horse is held to be insured for more than \$60, and no other animal for more than \$20.

Note the word "ONLY" (the capitals are ours).

Straw or bedding, robes, whips, saddles, blankets, medicines, bins, racks, spare parts, cutting box and other stable tools and utensils and all the various small articles necessary for the proper operating of horses and vehicles are specially excluded, and then the company is to pay not more than \$60.00 on any horse and \$20.00 on any other animal. There must be cheap live stock in Canada. And this company will probably be one of the first to resent a criticism of its policy and contract.

It is a condition of this policy, in consideration of which the rate of premium herein has been fixed, that the assured shall maintain proportionately to value, as large an insurance during the currency of this policy as existed when application was made, that is to say, the proportion of insurance to value as determined by the dropping of other insurance which were in force at the time this contract was entered into, that this policy shall be absolutely void, unless the written consent of the manager has been given to such discontinuance of other insurance or insurances.

It is well known that companies have repeatedly used this clause in the adjustment of losses to secure cut settlements.

We know of no case in which the condition that the decreasing of insurance shall absolutely void the policy has been enacted to the extent of voiding the policy; but the clause has been used repeatedly to enable the adjuster to make settlements by paying only a small portion of

the loss, at the same time posing as being exceedingly generous in getting the company to pay even a small amount. This clause is so utterly and shamelessly unfair and unreasonable that no company would dare enter court in an effort to exact it.

This company shall not be liable for theft at or after the fire.

During a fire the assured is utterly unable to prevent theft; it is general at considerable fires; in cities the assured is often not allowed to enter his premises to protect his property, because every person is kept beyond the "police fire-lines." Theft also usually accompanies attempts at salvage. The courts have decided that the assured is entitled to indemnity for theft accompanying loss by fire, yet many companies attach this variation and adjusters almost invariably endeavor to exclude claims for loss by theft. In fact, adjusters usually treat loss by theft and removal so unfairly that an opinion has grown in the minds of the public that no attempt at saving property should be made, as no allowance will be made for loss by theft, and that the sound value of the salvage will be deducted from the insurance. Even at the best it is rare indeed that the assured is allowed his just loss by removal and often it is claimed that the removal was unnecessary and that therefore the company is not liable.

"Any blanket policy on different properties covered by this policy shall be treated as a specific policy on each property for the whole amount thereby insured, and if there be any policy subject to average or any special advantage not concurrent with this insurance on the property, then this policy shall be subject to average and the same special advantage."

This is quoted from the policy of one of the largest and oldest companies in the world, and together with the "Concurrency Clause" are used by many of the insurance companies in an unjust and unfair attempt to secure more favorable settlements than they are entitled to under their contract. In short it means this company shall be allowed to construe its contract as being identical with the most favorable contract any company may have made with the assured, independent of the reasons for the same.

Concurrency Clause.

"Warranted this insurance shall be concurrent with all other insurance at present in existence or which may hereafter be effected, and the assured shall not be entitled to be covered; that is to say, that each item of all policies shall cover the same subjects and the same area, failing which, the loss, if any, shall be adjusted under this policy as covering only the subjects and the areas embraced in that which covers the lesser number and the smaller area."

An example of the operations of the "Concurrency Clause" is as follows:

Company A insures \$5,000 on stock described as stock consisting of dry goods, groceries, boots and shoes.

Company B insures \$5,000 on stock, consisting of dry goods, groceries, hats and caps, furs, and books and stationery, and has the Concurrency Clause on its policy.

The loss is established as follows:

Dry goods, \$2,000; groceries, \$1,000; boots and shoes, \$500; hats and caps, \$1,000; furs, \$1,000; books and stationery, \$2,000, or \$7,500 in all.

Company A pays on dry goods \$1,000, groceries \$500, boots and shoes \$500, or \$2,000 in all.

Company B applies the Concurrency Clause and pays: Dry goods \$1,000, groceries \$500, or \$1,500 in all, and refuses to pay on hats and caps, furs, books and stationery, because their policy provides that "the loss shall be adjusted under this policy as covering only the subjects and the area embraced in that which covers the lesser number and the smaller area."

The assured, therefore, fails to collect the following losses: Hats and caps, \$1,000; furs \$1,000, books and stationery \$2,000, or \$4,000 in all, although his policy states distinctly that it insures him against loss and damage on these very lines of goods.

Several old and strong, and reputed honest, reliable and responsible companies attach this clause to their policies. We can point to specific cases in which this clause was exacted and caused serious loss to the assured.

The Statutory Conditions are about twenty-three in number, and some companies have in the neighborhood of twenty variations or new conditions added. These variations are printed in small type and often are in a form that only by careful study can even an expert have any idea of the meaning of the clause. The insuring public never knows until an attempt is made to collect after a loss. The following are examples:

Condition No. 1 is varied by inserting after the word "causes" the words "or permits" and after the word "any" in the second line, the words "mortgage, executions, or other encumbrance and the amount thereof on the insured property, or any other factor."

Condition No. 4 is varied by inserting after the word "insured" in the first line, the words "or any part thereof or any interest therein," and after the word "assigned," in the same line, the words "or sold, pledged, mortgaged, or otherwise encumbered," and by striking out the words "an agent" and substituting therefor the words "the manager."

It would be necessary to carefully study each Statutory Condition, then insert or change the words, and then, if one were a Privy Counsellor or a Philadelphia lawyer, he might hazard a guess as to what the new meaning would be held to be; no one need even guess but that the intention is to get some strange hold on the assured and to beat him if possible in case of loss.

Excluding Clauses.

A merchant in the country does a general business, including tailoring and dressmaking and millinery and lives in the same building as is his store. He has a really good store, with plate glass windows, awnings, signs, nice verandahs at the side and rear. His family are well clothed, have some jewelry; he has some silver and cut glass, a piano, a nice library and a few good pictures. His house is well decorated, and altogether it is really a nice home; just such a risk as every company is anxious to get and every agent chases to insure. He is a business man and believes in carrying a fair insurance, and on value \$22,200 carries \$20,000 insurance. The agent has given him a broad wording and he supposed him to be a good agent, a reliable man. The merchant trusts his honesty and has confidence in his ability.

The covering of the policy reads:

\$6,000 on the two-storey frame shingle-roofed building only, occupied as a general store and dwelling.

\$10,000 on store furniture and fixtures only while contained therein.

\$1,000 on general household furniture and clothing only while contained therein.

\$3,000 on general merchandise only while contained therein.

All the property of the assured, etc., etc.

This wording any insurance agent can tell you, if he will, except for the amounts, might be copied from hundreds of insurance policies in the country districts.

A fire occurs and, as usual in small places, practically everything is destroyed. A statement of the loss is as follows:

Loss on building proper	\$ 4,000
Plate glass	300
Fixed Mirrors	100
Fixed counters and shelving	500
Verandahs at side and rear	500
Built-in show cases	500
Frescoes and gilded work in drawing room and library	500
Stock dry goods, groceries and boots and shoes	\$6,400
Ordinary jewelry, clocks and platedware, such as sold by every general country store	8,000
School and other books, pictures, engravings and similar stock	1,000
	\$10,800

LOSS STORE FURNITURE AND FIXTURES.

Ordinary store furniture, tables, show cases (not including plate glass therein)	\$ 500
Plate glass in silent salesman	200
Milliners' and dressmakers' models and mirrors	200
Dressmakers'	



Record of the market fluctuations of Canadian stocks for the day, also the range for a weekly period,
with high and low a year ago. * * * Inactive Securities

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	Last Dividend Date	Dividend Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909				Closing year ago Aug. 24	Wednesday, Aug. 24		Range for week ending Aug. 24 in market of activity			
								High	Low	High	Date	Low	Date		Ask	Bid	High	Low	Last	Sales
100	150,000,000	181,626,798	34,998,633	24,903,000	3,244,539	1st April s. 3+1/2	Canadian Pacific Railway	180	142	180	Oct.	106	Mar.	Ask	186	180	189	188	188	375
100	12,500,000	20,000,000	2,500,000	601,994	1st July q. 1	Detroit United	551	31	74	Aug.	55	Jan.	Bid	51	49	49	49	49	505	
100	12,000,000	10,000,000	1,500,000	600,000	437,802	Duluth, com.	180	94	20	Jan.	14	Oct.	passed	68	67	68	67	67	576	
100	3,500,000	1,500,000	862,773	1,024,465	15th May q. 1	Duluth Superior Traction Co., com.	107	95	124	Dec.	106	Jan.	passed	117	116	126	125	122	178	
100	1,400,000	600,000	862,773	1,024,465	15th May q. 1	Halifax Electric	39	20	103	Dec.	39	Jan.	passed	91	93	93	93	93	25	
100	7,463,703	5,000,000	8,627,731	1,024,465	15th May q. 1	Havana Electric	86	68	90	Dec.	84	Feb.	90	91	91	91	91			
100	7,463,703	5,000,000	8,627,731	1,024,465	15th May q. 1	Havana Electric, preferred	95	79	98	July	90	Oct.	96	95	90	89	89	60		
100	7,594,500	4,552,600	24,956,813	1st July q. 1	Illinois Traction, preferred	95	79	98	July	90	Oct.	96	95	90	89	89	60			
100	15,000,000	3,073,400	15,087,500	416,344	1st Aug. q. 1	Mexico North Western Railway	139	68	146	May	122	Dec.	passed	132	127	127	127	127	1275	
100	11,487,400	8,400,000	56,895,000	7,239,851	15th April s. 3+1/2	Mexico Tramways Co., com.	135	80	118	Jan.	134	Nov.	146	144	137	137	137	51		
100	16,800,000	4,426,034	2,769,864	1st Aug. q. 1	Montreal Street	204	170	223	Dec.	203	Jan.	213	212	247	247	247	246	247	2846	
100	1,000,000	500,000	58,642	20th Jan. a. 8	Northern Navigation	105	83	123	Dec.	97	Jan.	113	113	108	109	109	30	30		
100	9,000,000	12,534,000	947,166	15th June q. 1	Northern Ohio Traction	21	15	304	Dec.	24	Feb.	29	40	37	37	37	51	51		
100	3,000,000	2,500,000	2,941,500	142,380	1st July q. 1	Porto Rico Railways Co., com.	52	40	50	April	40	Dec.	41	41	42	42	42	245		
100	9,500,000	500,000	1,183,573	378,700	1st June q. 1	Quebec Railway L. & P. Co., com.	78	62	94	Dec.	77	Jan.	83	81	81	81	81	3546		
100	3,132,000	40,336,326	1,707,935	1st Jan. a. 8	Rio de Janeiro	81	29	103	May	79	Jan.	90	92	89	89	89	525			
100	31,250,000	1,183,573	6,000,000	2,597,507	1st July q. 1	St. Law. & Chi. Steam. Nav. Co.	126	104	128	Nov.	105	Jan.	115	115	110	110	110	1165		
100	10,000,000	13,257,000	1,691,186	1st July q. 1	Sao Paulo Tramway L. & P. Co.	156	110	161	Feb.	142	Aug.	144	141	140	140	140	405			
100	8,000,000	3,098,327	2,968,500	1st July q. 1	Toledo Railway	15	5	143	Jan.	6	May	104	9	118	117	116	995			
100	9,000,000	2,826,200	8,023,000	304,456	1st July q. 1	Toronto Railway	85	69	93	Oct.	84	Jan.	90	90	90	90	90			
100	20,100,000	19,503,000	814,903	1st July q. 1	Tri-City, preferred	97	78	116	Dec.	96	Jan.	109	108	107	107	107	1262			
100	6,000,000	6,458,000	861,430	1st July q. 1	Twin City Common	171	124	190	June	156	Jan.	187	181	176	176	176				
100	12,500,000	3,649,000	2,275,000	15th July q. 2	Winnipeg Electric	143	119	150	April	138	Jan.	148	146	143	142	143	49			
100	3,500,000	2,442,420	1st July q. 2	Bell Telephone	200	182	207	April	195	Jan.	205	202	202	202	202	43				
100	41,380,400	50,000,000	903,766	1st " q. 1	Consumers Gas	77	52	95	Nov.	60	Jan.	94	87	85	86	86	404			
100	41,380,400	50,000,000	903,766	1st " q. 1	Mackay, common	71	59	77	Sept.	69	Jan.	74	74	74	73	73	87			
100	13,585,000	2,400,000	18,889,188	663,854	1st May s. 3	Mackay, preferred	794	45	80	Jan.	63	July	71	70	81	76	76	220		
100	13,585,000	2,400,000	18,889,188	663,854	1st May s. 3	Canadian Light and Power Co., com.	1084	90	1074	Jan.	103	April	190	187	187	187	187	46		
100	17,000,000	10,107,000	2,042,561	15th May q. 1	Montreal Power	113	85	136	Dec.	109	Mar.	126	125	132	131	131	2798			
100	1,520,300	300,000	300,000	20,000	1st June q. 1	Ottawa Light, Heat & Power Co.	108	100	100	Dec.	100	Nov.	111	110	111	110	110			
100	7,000,000	7,900,000	171,176	20th July q. 1	Shawinigan Water and Power Co.	81	55	103	Dec.	85	Jan.	95	99	98	98	98	130			
100	4,000,000	1,000,000	1,036,788	1st July q. 2	Toronto Electric Light	135	110	135	Jan.	114	May	112	111	111	111	111				

Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	Last Dividend Date	Dividend Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909				Closing year ago Aug. 24	Wednesday, Aug. 24		Range of week ending Aug. 24 in market of activity			
							High	Low	High	Date	Low	Date		Ask	Bid	High	Low	Last	Sales
243	4,866,666	2,530,666	294,653	1st June q. 2	British North America														

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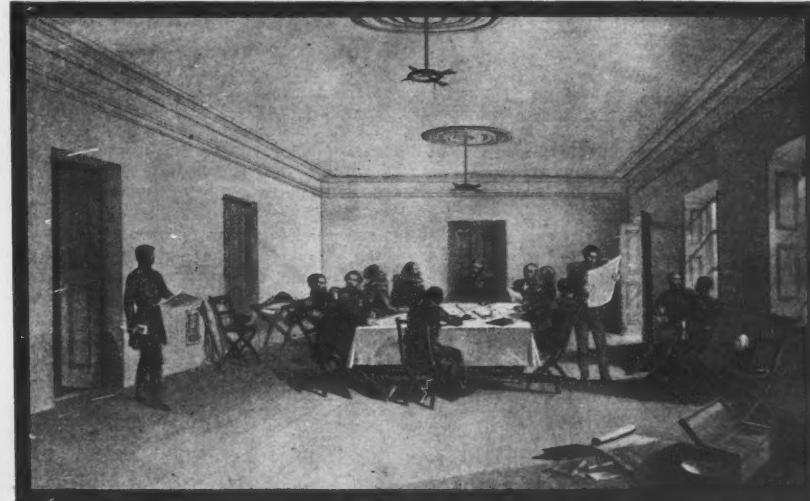
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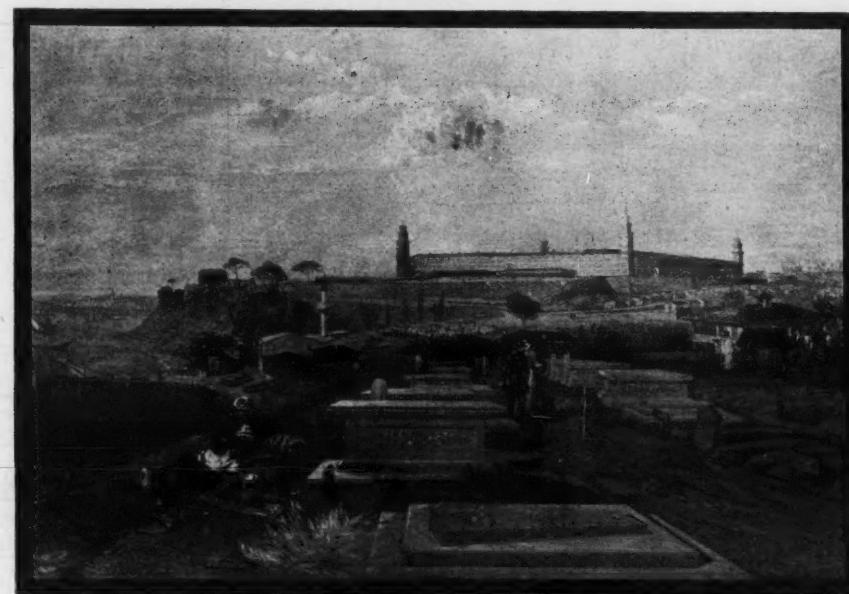
FLORENCE NIGHTINGALE'S WORK IN THE CRIMEA



The funeral of Lord Raglan, Commander-in-Chief of the Allied Forces, who died in the Crimea (1855).



Headquarters of Lord Raglan while Commander-in-Chief during the Crimean War.



Hospital and Cemetery at Scutari at the time of the Crimean War.



Florence Nightingale's best known portrait.



Ward in the Military Hospital at Scutari, directed by Florence Nightingale.



The picture that inspired Longfellow's famous poem on Florence Nightingale.

THE rare pictures which appear on this page gain a new interest from the death, a few days ago, of Florence Nightingale. Four of them are reproductions of choice lithographs published after the Crimean war by Goupil, of Paris, and deal with the work of Florence Nightingale in that campaign and with the causes, such as the death from cholera of Lord Raglan, the British Commander-in-chief, which made such work as hers imperative.

Another print which is reproduced is of the original picture of "The Lady with the Lamp," on which Longfellow wrote his beautiful poem. It shows Florence Nightingale going through the hospital at night as was her custom to see that in the case of every sufferer her instructions had been carried out. She was called "The Angel of the Trenches," and inspired by this picture and her fame the American poet wrote:

Lo! in that house of misery
A lady with a lamp I see
Pass through the glimmering gloom
And fit from room to room.
And slow, as in a dream of bliss
The speechless sufferers turn to kiss
Her shadow as it falls
Upon the darkening walls.
* * * * *
On England's annals through the long
Hereafter of her speech and song
That light its rays shall cast
From portals of the past.
A lady with a lamp shall stand
In the great history of the land
A noble type of good
Heroic womanhood.

Readers of SATURDAY NIGHT have already been informed of Florence Nightingale's birth in 1823, of the professional training she underwent through love of humanity and of her voluntary act in raising a corps of nurses for the Crimea at a time when they were sorely needed. She took in all some thirty-four nurses with her to Scutari where her hospital was established and some credit is due to her friend, Lady Forrester, who was extremely active in forcing the necessity of adequate nursing on the British war office.

The barrack hospital at Scutari was an immense building. Each side of its quadrangle was nearly a quarter of a mile long. Here were 18,000 wounded men. And here, too, were filth, pestilence, disorder and incompetence. The lady-in-chief, as Miss Nightingale was called, faced the frightful situation without flinching. First of all she broke red tape with complete disregard for English traditions. She organized her force and compelled the com-

munity department to honor her requests. Backed up by the head of the War Department she received obedience even from the highest quarters in the field. After she had been at Scutari for three months filth and disorder had disappeared and attendance of the patients was being carried on in an intelligent and systematic manner. Miss Nightingale made a personal inspection of the wards and she became the idol of the common soldier.

The siege of Sebastopol made fearful inroads to the ranks of the army, the exposure in the trenches during the rigors of the Crimean winter resulting in frost-bite, bowel troubles, cholera and fever. Six thousand sick and wounded were under Miss Nightingale's supervision and one-third of these, the most severe cases, were under her immediate personal care. She was everywhere, a ministering angel alike for soul and body: every soldier stood ready to do her bidding whenever military rule permitted, and the sick and wounded fairly idolized her, one poor fellow stating that he kissed her shadow as it fell upon his pillow every time she made her round of the ward, carrying her little lamp. Her work aroused the civilized world, and so great was

the impression in England that large contributions were made by all classes to relieve the suffering and promote the comfort of men in the field. In the spring of 1855 she went to Balaklava, then the seat of war, where, it is related, she insisted on going far into the trenches before Sebastopol. The sentry said to her: "Madam, if anything happens, I call on these gentlemen to witness that I did not fail to warn you of the danger." "My good young man," replied Miss Nightingale, "more dead and wounded have passed through my hands than I hope you will ever see in the battlefield during the whole of your military career; believe me, I have no fear of death." She finally succumbed to fever as the result of her exposure at Balaklava and returned to Scutari.

After the war she was given an ovation at every town in France at which she stopped on her journey to England. Her reception in Great Britain was one seldom accorded to a human being. A grateful nation presented her with a purse containing \$250,000. This she accepted only to devote it to the founding of the Training School for Nurses in London.

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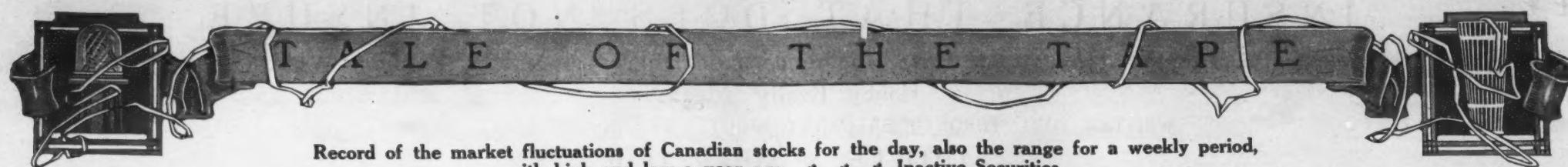
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Record of the market fluctuations of Canadian stocks for the day, also the range for a weekly period,
with high and low a year ago. * * * Inactive Securities

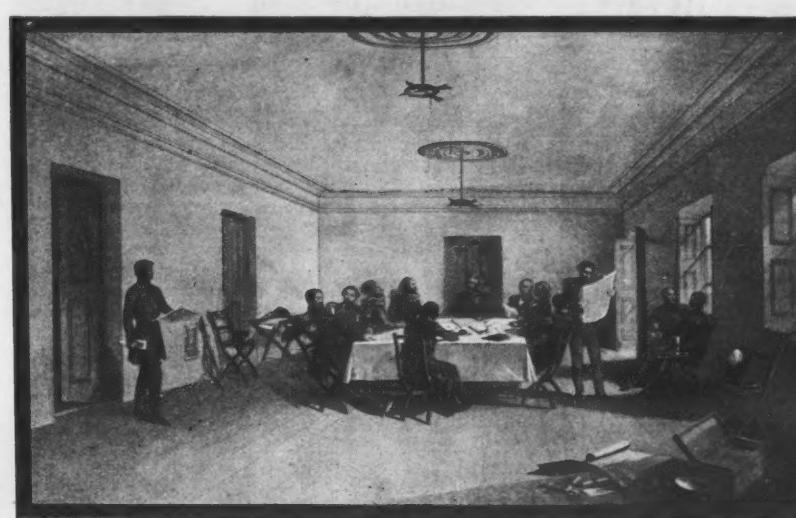
Par Value	Outstanding Common Stock	Out-standing Preferred	Bonds and Debentures	Res. Funds Profit and Loss	Last Dividend Date	Per cent.	STOCK	Range for year 1908		Range for twelve months, 1909		Closing year ago Aug. 24	Wednesday, Aug. 24		Range for week ending Aug. 24 in market of activity				
								High	Low	High	Date		Ask	Bid	High	Low	Last	Sales	
100	150,000,000	181,626,798	34,998,633	3,244,539	1st April s. 3+1		TRANSPORTATION	180	142	180	Oct.	106	Mar.	1864	18+	180	188	188	375
100	12,500,000	24,903,000	20,000,000				Canadian Pacific Railway.	551	31	71	Aug.	55	Jan.	70	68	49	51	49	505
100	12,000,000	10,000,000	2,500,000				Detroit United.	18	9	20	Jan.	14	Oct.						
100	3,500,000	1,500,000	600,000	437,802	1st July q. 1		Duluth, com.	180	100	180	Sept.	66	65	65	67	68	67	67	576
100	1,400,000						Duluth Su erior Traction Co., com.	107	95	124	Dec.	106	Jan.	117	116	126	125	122	178
100	7,463,703	5,000,000	8,627,731	1,024,465	15th May q. 1		Halifax Electric.	394	20	103	Dec.	39	Feb.	83	98	91	93	93	25
100	7,463,763	5,000,000	8,627,731	1,024,465	15th May q. 1		Havana Electric, preferred.	86	68	98	Feb.	90	July	90	95	90	90	90	60
100	7,594,500	4,552,600	24,956,813		1st July q. 1		Havana Traction, preferred.	95	79	98	July	90	Oct.	96	95	90	90	90	60
100	15,000,000		3,073,400				Illinois Traction, preferred.												
100	11,487,400		15,087,500	410,344	1st Aug. q. 1		Mexico North Western Railway.												
100	16,800,000	8,400,000	56,895,000	7,239,851	15th April s. 3		Mexico Tramways Co.	139	100	146	May	122	Dec.						
100	10,000,000		4,426,034	2,769,864	1st Aug. q. 1		Minn. St. P. and Sault Ste. Marie.	135	80	134	Nov.	145	144						
100	1,000,000		58,642		20th Jan. a. 8		Montreal Street.	204	170	223	Dec.	*97	Jan.	203	212	247	250	240	2846
100	9,000,000	500,000	12,534,000	947,166	15th June q. 1		Northern Navigation.	105	83	123	Dec.	24	Feb.	29	40	37	37	37	51
100	3,000,000		2,941,500	142,380			Northern Ohio Traction.	21	13	36	Dec.	35	Dec.	40	50	50	50	50	245
100	9,500,000		2,500,000				Porto Rico Railways Co., com.												
100	3,132,000		1,183,573	378,700	1st June q. 1		Quebec Railway L. & P. Co., com.	394	39	99	Dec.	384	Jan.	41	42	40	41	41	3546
100	31,250,000		40,336,326	1,707,935	1st Aug. q. 1		Richelieu and Ontario.	78	62	94	Dec.	77	Jan.	83	81	83	84	84	525
100	860,000		133,007		1st Jan. a. 8		Rio de Janeiro.	814	20	103	May	79	Jan.	89	92	90	90	90	1165
100	10,000,000		6,000,000	2,597,507	1st July q. 1		St. Law. & Chi. Steam Nav. Co.	126	109	128	Nov.	105	Jan.	115	110	110	110	110	1
100	13,875,000		13,257,000	1,691,186			Sao Paulo Tramway L. & P. Co.	156	110	161	Feb.	142	Aug.	144	141	140	140	140	405
100	8,000,000		3,998,327	2,965,500	1st July q. 1		Toledo Railway.	15	5	14	Jan.	6	May	104	9				
100	9,000,000	2,826,200	8,033,000	304,456	1st July q. 1		Toronto Railway.	109	94	130	Dec.	107	Jan.	125	118	116	116	116	995
100	20,100,000	3,000,000	19,503,000	814,903	1st July q. 1		Tri-City, preferred.	85	69	93	Oct.	84	Jan.	90	89				
100	6,000,000		6,458,000	861,430	1st July q. 1		Twin City, Common.	97	78	110	Jan.	96	Feb.	100	108	107	107	107	1262
100	7,000,000		7,900,000	171,176	20th July q. 1		Winnipeg Electric.	171	124	190	June	156	Aug.	187	176				
100	4,000,000		1,000,000	1,036,788	1st " q. 2		TELEGRAPH, LIGHT AND POWER												
100	12,500,000		3,649,000	2,275,000	15th July q. 2		Bell Telephone.	143	119	150	April	138	Jan.	148	146	143	142	143	49
150	3,500,000		2,442,420	1st July q. 2			Consumers Gas.	200	182	207	April	*1954	Jan.	205	202	202	202	202	43
100	41,380,400	50,000,000	903,766	1st "			Dickay, common.	77	52	95	Nov.	69	Jan.	81	87	88	86	86	404
100	41,380,400	50,000,000	903,766	1st "			Dickay, preferred.	71	59	77	Sept.	69	Jan.	74	74	74	73	73	87
100	13,585,000	2,400,000	18,889,188	663,854	1st May s. 3		Mexican Light and Power Co., com.	704	45	89	Jan.	63	July	71	70	81	75	75	220
100	13,585,000	2,400,000	18,889,188	663,854	1st May s. 3		preferred.	108	99	107	Jan.	103	April	109	108	108	108	108	187
100	17,000,000		10,107,000	2,042,561	15th May q. 1		Montreal Power.	113	85	136	Dec.	109	Mar.	126	125	132	131	131	2788
100	1,520,300				30th June q. 1		Ottawa Light, Heat & Power Co.	81	55	103	Dec.	85	Jan.	111	110	110	110	110	2788
100	7,000,000		7,900,000	171,176	20th July q. 1		Shawinigan Water and Power Co.	135	110	135	Jan.	114	May	95	90	98	98	98	130
100	4,000,000		1,000,000	1,036,788	1st " q. 2		Toronto Electric Light.							112	111				

Par Value	Capital Stock Outstanding	Reserve Fund
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FLORENCE NIGHTINGALE'S WORK IN THE CRIMEA



The funeral of Lord Raglan, Commander-in-Chief of the Allied Forces, who died in the Crimea (1855).



Headquarters of Lord Raglan while Commander-in-Chief during the Crimean War.



Hospital and Cemetery at Scutari at the time of the Crimean War.



Florence Nightingale's best known portrait.



Ward in the Military Hospital at Scutari, directed by Florence Nightingale.



The picture that inspired Longfellow's famous poem on Florence Nightingale.

THE rare pictures which appear on this page gain a new interest from the death, a few days ago, of Florence Nightingale. Four of them are reproductions of choice lithographs published after the Crimean war by Goupil, of Paris, and deal with the work of Florence Nightingale in that campaign and with the causes, such as the death from cholera of Lord Raglan, the British Commander-in-chief, which made such work as hers imperative.

Another print which is reproduced is of the original picture of "The Lady with the Lamp," on which Longfellow wrote his beautiful poem. It shows Florence Nightingale going through the hospital at night as was her custom to see that in the case of every sufferer her instructions had been carried out. She was called "The Angel of the Trenches," and inspired by this picture and her fame the American poet wrote:

Lo! in that house of misery
A lady with a lamp I see
Pass through the glimmering gloom
And flit from room to room.
And slow, as in a dream of bliss
The speechless sufferers turn to kiss
Her shadow as it falls
Upon the darkening walls.
* * * * *
On England's annals through the long
Hereafter of her speech and song
That light its rays shall cast
From portals of the past.
A lady with a lamp shall stand
In the great history of the land
A noble type of good
Heroic womanhood.

Readers of SATURDAY NIGHT have already been informed of Florence Nightingale's birth in 1820, of the professional training she underwent through love of humanity and of her voluntary act in raising a corps of nurses for the Crimea at a time when they were sorely needed. She took in all some thirty-four nurses with her to Scutari where her hospital was established and some credit is due to her friend, Lady Forrester, who was extremely active in forcing the necessity of adequate nursing on the British war office.

The barrack hospital at Scutari was an immense building. Each side of its quadrangle was nearly a quarter of a mile long. Here were 18,000 wounded men. And here, too, were filth, pestilence, disorder and incompetence. The lady-in-chief, as Miss Nightingale was called, faced the frightful situation without flinching. First of all she broke red tape with complete disregard for English traditions. She organized her force and compelled the com-

missary department to honor her requests. Backed up by the head of the War Department she received obedience even from the highest quarters in the field. After she had been at Scutari for three months filth and disorder had disappeared and attendance of the patients was being carried on in an intelligent and systematic manner. Miss Nightingale made a personal inspection of the wards and she became the idol of the common soldiery.

The siege of Sebastopol made fearful inroads to the ranks of the army, the exposure in the trenches during the rigors of the Crimean winter resulting in frost-bite, bowel troubles, cholera and fever. Six thousand sick and wounded were under Miss Nightingale's supervision and one-third of these, the most severe cases, were under her immediate personal care. She was everywhere, a ministering angel alike for soul and body: every soldier stood ready to do her bidding whenever military rule permitted, and the sick and wounded fairly idolized her, one poor fellow stating that he kissed her shadow as it fell upon his pillow every time she made her round of the ward, carrying her little lamp. Her work aroused the civilized world, and so great was

the impression in England that large contributions were made by all classes to relieve the suffering and promote the comfort of men in the field. In the spring of 1855 she went to Balaklava, then the seat of war, where, it is related, she insisted on going far into the trenches before Sebastopol. The sentry said to her: "Madam, if anything happens, I call on these gentlemen to witness that I did not fail to warn you of the danger." "My good young man," replied Miss Nightingale, "more dead and wounded have passed through my hands than I hope you will ever see in the battlefield during the whole of your military career; believe me, I have no fear of death." She finally succumbed to fever as the result of her exposure at Balaklava and returned to Scutari.

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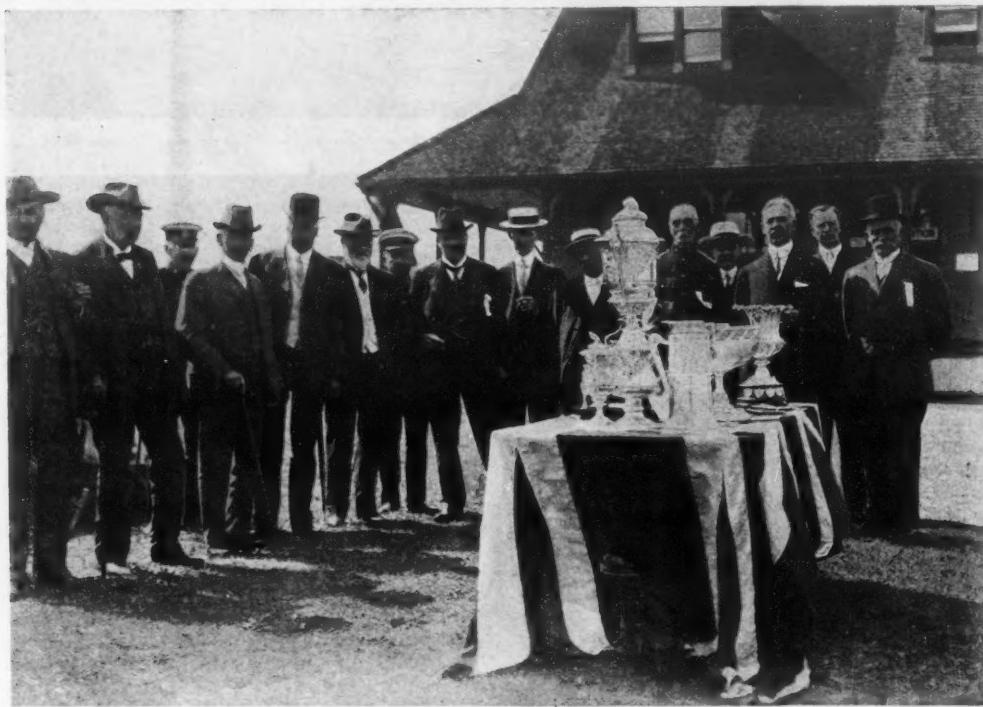
LADY GAY'S PAGE

An Afternoon Off

LEANORE, having been for some time the victim of a travelling party, had basely deserted it, and was feeling all the advantages and disadvantages coming to her.

With her party, she had been obliged to talk so much, so often, and upon all the subjects suggesting themselves to four other minds, that the mere silence she now secured

so human a woman that now and then her quick smile had endorsed some of his deft and delightful service. In two days he had managed to attend her for every meal, and attend her so swiftly and perfectly that she enjoyed meals under his care with a new relish. She had noticed, as a lonely traveller does, many little excellencies in him; dainty cleanliness, well brushed hair, soft tread and gentle voice, quick apprehension and movements so swift and sure that they suggested a darting bird more than a man. There was a subdued enthusiasm in the way he presented a *plat*, and a ready alertness in his supplementary service, with a memory for her many little prefer-



THE ONTARIO RIFLE ASSOCIATION MEET AT LONG BRANCH.

Some of the notables at the meet seen in this picture are the President, E. B. Osler, M.P., Hon. J. M. Gibson, Lt.-Col. Macdonald, Lt.-Col. Clarence Denison, and Frederick Wyld.

was accepted with devout thankfulness; with her party went an element of apprehension, each one being sure of being cheated on exchange, misled as to purchases, and left behind by trains and boats.

Eleanore never bothered if the bank sneaked a few pence, or if she paid more in the first store than she was asked in the second, or if the boat or train-time distanced her often unwound watch. She had a cheerfully philosophical way of meeting these *contretemps*, whereas the party scolded, wept or sulked, and joined in reviling her.

So that, if Eleanore had only been able to find her way about, desertion from her party would have been a justi-

ences; all the graces of good-waiterhood seemed to have been acquired by him with fervor.

So she looked mildly at him, respectfully awaiting her permission, and said with some interest, "A proposition about what?"

Instantly he relaxed and began: "I had the opportunity this morning of hearing madame lament her inability to find her way about the city, and also that madame could not achieve the way to Holmenkol, an exquisite resort, high up in the forest, or even to Pipersiken, a pretty place also. Also, madame has mentioned that she must have with her a guide to these desirable places. The proposi-



THE ONTARIO RIFLE ASSOCIATION MEET AT LONG BRANCH.

A view of an interesting manoeuvre at the Ranges, showing a line of skirmishers advancing towards a disappearing target. They dropped down and fired on a given signal, and then on another signal rose and continued their advance, thus advancing and firing at intervals.

fiable instinct of self-preservation, at which no one could have cast a stone. But, as she confessed one Sunday morning at breakfast, to the archdeacon and his sister, it was simply marvellous how sure she was of losing herself, of getting on the wrong train, of taking the wrong boat, of, by simply turning a corner, finding herself bewildered and absolutely incapable of getting her bearings or returning to her hotel except on four wheels.

"It comes very expensive," she murmured in a quaintly refined tone, "and I lose such a lot of time; besides, I don't see the places I want to see, nor make the excursions I plan out. I really should have a nurse or a courier. I think it would pay me!"

It was nearly noon when a little tap at her door interrupted her bewildered study of a map of the northern city and its suburbs, and when her call to enter was answered by her waiter, she involuntarily sighed with annoyance at her task, before she said over her shoulder: "I did not ring!"

The waiter bowed respectfully. "Truly, madame did not ring," he remarked. "I am come of myself, madame, and with a proposition for the consideration of madame."

Eleanore turned in her chair and looked at the waiter, who stood at attention, rather like a soldier under inspection, silently, square shouldered, impassive.

"What do you mean?" she said in surprise. She had so thoroughly approved of this particular waiter, and was

tion is this. After four o'clock I have holiday, until tomorrow morning, and if I may offer myself to conduct madame anywhere she wishes, I am at her service."

Eleanore regarded him seriously, and took the proposition kindly. "I don't see any reason why you shouldn't make a splendid courier," she said, thoughtfully, "and I am obliged to you for thinking of it. If you could be ready at four o'clock—"

He bowed quickly. "At half-past four, please," he interrupted. "To change, madame!"

Certainly Eleanore had forgotten that the full dress in which she saw him from morning to night would scarcely do for a trip up the mountain, so she smiled and said: "Half-past four, then." He was gone like a flash, and a bell which had been persistently ringing immediately ceased its clamor.

In the interval between twelve and half-past four, Eleanore once or twice questioned the wisdom of the arrangement she had made, but dismissed her indecision with a shrug, thinking that perhaps conventions which absolutely ruled her at home, were more than superfluous in the far Northland. The boy (he looked about eighteen) was a bright capable fellow in his proper place, and that place was distinctly in attendance on her, either as courier or waiter, what odds which? So she put on her hat and gloves, and precisely at half-past four a gentle tap called her to the door. She nearly collapsed at the smiling

vision on the other side, in a dainty blue serge suit, immaculate linen, a pale blue handkerchief tucked into one cuff, a natty hat in hand, a large crooked cane hung on the elbow, and an expression in the face of the waiter such as one sees on the face of a child in its best.

An irresistible impulse to wild mirth began its struggle with Eleanore's natural consideration for her kind, a struggle which in after days gave her now and then a reminiscent giggle of delight.

"I am ready now, madame," said the courier with bland dignity. "If madame will kindly go out and walk toward the street cars I will leave by the waiters' entrance and join madame later."

Eleanore went, with the awful feeling of a "my day out" Mary-Jane, and of course turned away from the street cars and plunged down a side street, where she presently collided with her courier.

"Already madame has lost her way" was the merry greeting from the vision in blue serge. "We shall continue and circle around the square and get the car later. Is it permitted to smoke a cigar?"

Eleanore almost turned back, but managed to continue.

"I have never had a courier," she said, slowly. "But no gentleman has ever smoked a cigar while walking in the city with me, in my own country." A lighted cigar shot into the middle of road before she had finished.

"Oh, you needn't have done that," she exclaimed, but the courier, whose face had grown quite pink, said firmly: "I could do nothing else, madame!" and walked gravely beside her to the car, where he carefully placed her on the shady side and sat in the sun, now and then leaning over to point out some interesting building or street or monument.

Eleanore considered what she had said, and was filled with dismay, that in her confusion between tradition and enterprise she had managed to utter a snobbism. She gave her brightest smile to the lad opposite, and when they changed cars signed to him to manage to find seats together, not an easy thing in a Sunday crowd.

"I think," she said cordially, "that we are going to have a lovely afternoon."

The courier regarded the sky intently. "I see no cloud," he said evenly, and then he caught her eye, and both burst out laughing. After that it was pure comedy for some time, merging into something as near good comradeship as Eleanore's conscience and conventions would allow.

At the outset she had handed the lad some silver, remarking: "The courier always carries the money," and he had gravely accepted the trust.

"You must keep count, and see that we don't have to walk home," she added, and he flashed a demure smile



THE O.R.A. MEET AT LONG BRANCH.
F. H. Morris, second for the King's Prize at Bisley, to the right, and Major Ralston to the left.

fjord, the vista of sea and shore and rock and island, the sun still high and the soft breath of the pines steeping the wholesome atmosphere.

"Now must a cigar be lighted to smoke away the little flies!" cried the courier, still in the new gay tone, and with the little laugh. He laid the cane on the table, remarking: "A gift from a friend, is it not handsome?" and then proceeded to smoke away the flies.

Eleanore regarded him with indulgence. He certainly was enjoying himself, or else was the best actor in Norway. Between puffs he told her many interesting things of the city and its amusements, of the hotel and its ways, its guests, tiresome or worthy, and she listened, marveling at his acuteness and observation.

"You might tell me where you came from since you are neither French nor Italian," she said when he paused for encouragement.

"Truly no, I am German, a peasant boy from near Potsdam," he said. "We are of the land. I have three names beside my last one, but I am called the third. It is Otto."



THE ONTARIO RIFLE ASSOCIATION MEET AT LONG BRANCH.
The team of the Royal Canadian Regiment, winners of the Tait-Brassey Cup.

at her as he answered: "Madame shall not walk anywhere, unless she so desires! We have both extra money."

Where he led her, she followed in great content, he telling of the winter in the Northland, the skiing and the snowshoeing, and describing with graphic touch the *mise en scene*.

"They think we are French people, these Scandinavians, because we speak French," he said, with a gay little laugh, as they toiled up the hill to the terrace. "Here is where they all come, and madame will like to rest here and enjoy the view of the fjord and the islands, and beyond, the high hills. I love to come here, and every afternoon off in fine weather I do come."

It was indeed lovely, the air so strong and fresh from the

So, if you are a good German, you must soon return to do your military service," Eleanore suggested, to keep the talk going.

"But no. I have already done it, on the Russian frontier. Three and more years ago."

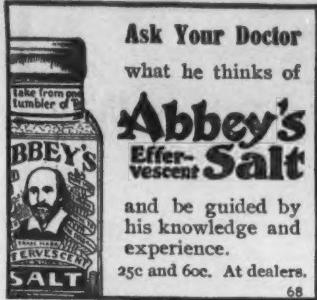
"Why—" Eleanore hesitated—"How old are you?"

"Twenty-five past," said the courier with dignity. "I have much experience, madame. I have seen a good deal of life. One does, in twenty-five years!" Eleanore looked at the fjord to keep herself serious. He went on: "And madame is how old?" She told him, in an absent tone; she was thinking of the three years on the Russian frontier, and answered abstractedly.

He raised his eyebrows. "No one would ever believe it," he was saying, when she spoke again.



THE ONTARIO RIFLE ASSOCIATION MEET AT LONG BRANCH.
Part of the firing line, showing F. H. Morris, the Bisley shot, in the foreground.



Ask Your Doctor
what he thinks of
Abbey's
Effer-Vescent Salt
and be guided by his knowledge and experience.
25c and 60c. At dealers.



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has been the accepted "Infant's FOOD" in practically all countries throughout the world.

It contains all the essentials for flesh and bone forming in an exceptional degree, assists teething, relieves infantile constipation, and used with milk as directed forms a complete diet for infants.

For sale by all Druggists in Canada. Put up in 1 lb. airtight tins.

SEE what a free sample will do. Send to-day for a sample tin and "Hints about Baby" (free if you mention this publication) to me.

Canadian Agent
EDWIN UTLEY
14 Front Street East, Toronto

MEYER'S PARLORS
AT SUNNYSIDE are more popular than ever.
Fish Dinners from 12 to 2 and 5 to 8 p.m. daily.
Here you always meet nice people.

Messrs. Pullan & Co., 209 Yonge St., will hold a fall opening and fashion display of Millinery, Cloaks and Suits, on Monday next, August 22nd. The store has been prettily decorated, and everything has been done by the staff of artists to make their guests' visit one of pleasure as well as education. In inviting the ladies to see the display on Monday, the company wish the ladies to feel that they are in no way under any obligation to buy, this being a day of showing rather than selling.

A Woman as Country Treasurer.

MISS GERTRUDE JORDAN has the novel distinction of being the first woman to be elected to the office of county treasurer in the United States. On the map of Nebraska will be found, in the northwest portion, a county bearing the name of Cherry. With its great area of 6,000 square miles, it has been familiarly termed "the State of Cherry." Its present population is about 12,000. As in several other States in the Union, women have occasionally held office of county superintendent of schools in Nebraska, but until Miss Jordan, of Valentine, the county seat of Cherry county, decided to run for the position of county treasurer no woman had ever dreamed of running for a political office of this nature. Miss Jordan is a Republican, and, though but 30 years of age, has already served for ten years as a deputy in the office of the county treasurer. Last year her superior resigned, and a Democrat was appointed to the position. In the August primaries Miss Jordan was nominated by the Republican local organization for the office of treasurer. Following the primaries the campaign began in earnest and the young woman attended every public gathering possible, from picnic to auction sale, in order to extend her acquaintanceship. The results of her personal work were shown at the November election, when she won by a majority of 242 votes. The election, however, did not end her fight for the office. Early in January, having furnished the legal bond and qualified for the office, she went to the court house to enter upon her duties. The incumbent refused possession on the grounds that, being a woman, and therefore not an elector, she was not legally qualified for the office. She immediately filed a petition in the Supreme Court for a writ of mandamus to compel the incumbent to give her possession. On March 28 the Court handed down a decision establishing her eligibility, six of the seven judges concurring in the opinion.—Hampton's.

"And when you were a soldier, had you good officers? Were they kind to you?"

"Surely, madame, it was a happy three years."

"They did not kick you or beat you or call you vile names?" she questioned, for she was still raging at the details of a recent exposure of tyranny in the Vaterland.

"Certainly not. My officers were gentlemen," cried the courier quickly.

Eleanore persisted. "That was a good thing for you. It is not always the case. Have you heard of a recent trial of a brutal officer in Germany whose soldiers led a life of horrible suffering?"

"Yes," he said, uneasily. "But that is so seldom, and one man in thousands only is a tyrant."

"Well," Eleanore continued, following her own train of thought. "Suppose your officer had called you vile names?"

"Madame, I am a boy well brought up," said the courier, earnestly. "I have been taught what I may not do. If an officer calls me vile names I do not hear him, therefore take no notice."

"And if he should kick you?"

"I should pray to God it be in a good place," said the courier, with a break of mirth in his voice. Then Eleanore gave up and laughed outright.

After that she was thirsty and inquired if the courier thought the funds would stand something to drink.

"One bottle of lemonade and one of soda water fizz makes a fine drink for two thirsty people, and leaves safe the car-fare home," he assented with amusement, and ordered the liquids from the girl waiter with considerable authority. By this time Eleanore had forgotten tradition and convention and anything but the glorious place and the quaint companion fate had handed her.

When the liquids were stowed away, and a trail of "limonade" left on the table for the "poor little flies," the two walked into the cool green pine woods, skirting the lake, gazing up at the high ski-jump, or down into the limpid water now and then the courier darted from the path, returned wreathed in triumphant smiles with a cluster of berries, a wild flower or a bit of trailing vine as an offering to madame. He chattered like a magpie of his peasant home, his early struggles, his peasant life, and his ambitions for the future.

"I wish to earn the position of head-waiter," he said, "and make all the others do their work properly. Good waiters take a lot of training and quality. Does madam agree? Yes? It is good to be the best in one's own line. I think."

The waiter idea did not appeal to Eleanore. It was too circumscribed. "I should want to be something more," she began.

"More than the best?" he queried, quite oblivious to her meaning. "But how can one?"

And she, refraining from a disturbance of her courier's mind, assented. "Quite true, courier. I spoke foolishly. No one could be more, of course!"

They began to grow weary as the sun sank. Eleanore remembered with sudden remorse the couriers' day, which began at half-past five, and hurriedly suggested the home trail.

"But it is so beautiful here," sighed the courier, baring his head and taking a long breath. "I so love it."

So they wandered by devious paths to the brow of the cliff and sat once more gazing down the fjord. The eastern sky was full of rosy flecks, the west was glowing a pale gold; Eleanore repeated the old couplet: "Mackerel sky, not long wet, not long dry," and the courier laughed at her weather forecast, adding darkly: "It dare not rain to-day!"

"I shall not go down the fjord to-night, courier," she said at last. "We have done enough. I am very tired, please take me home!"

Down from the sunset glory they slowly took their way, and seated themselves in the crowded tram with sighs of satisfaction. Just then, through the doorway pranced a tall fair German boy, in a twin blue suit to that of the courier, whom he hailed with enthusiasm.

"Ah, Otto, well met! Come with me to a concert in the bier halle where our boys all meet. Come and take your beer with us!" and he dropped on the arm of the seat and fanned himself with his Panama hat.

Eleanore carefully looked out of the window, but heard the staccato tones of her courier saying: "I have another engagement, Heinrich, and if not, you know I don't care for the beer-hall concerts. They don't amuse me!"

"But we must have our fun," pleaded Heinrich. "What harm in it, anyhow?"

"This is the harm. You drink beer all night, and you come to work stupid in the morning. You cannot remember. You make mistakes. You will never be a head waiter!"

The tram stopped, and Heinrich, with much polite lifting of his Panama to his friend, jumped off, waving his hand toward the beer hall, already lighted and full of young men. The courier turned gravely to Eleanore.

"That is a boy from my place," he explained. "He never looks ahead, but thinks only of to-day and a good time."

Eleanore nodded. "Everyone isn't as wise as you, courier," she said, smiling. "You will succeed, and I always will hope to hear of you some day as head-waiter in a very grand place, with the best staff in the world under your orders." Then the car stopped, a block from the hotel, and Eleanore held out her hand.

"Good-night," she said simply. "I have had a delightful afternoon."

The courier held her hand, while, with head uncovered, he said a few things. His bright, merry, keen eyes were humid, his voice was low and at times faltered. The things he said were quite too beautiful to put into print. That he was still playing high comedy seemed unworthy of credence.

Eleanore stood quite still after he left her, which he did with a low bow, his heels together as his officers' would have been, his face suffused with feeling and his eyes cast down. Then she went quickly back to her hotel and pinched herself to be sure the thing had really happened!

KRISTIANIA, JULY 31, 1910.

Mrs. Ellen Spencer Mussey, a lawyer and woman writer of Washington, is the founder and dean of the Washington College of Law. Mrs. Mussey's chief work has been in securing from Congress a bill giving married women the right to control their own earnings and to carry on their own business. She secured the first appropriation for public kindergartens in the District of Columbia. For years Mrs. Mussey has been a member of the School Board of Washington.

Mrs. Champ Clark, wife of the Democratic leader of the House of Representatives, returned recently from Edinburgh, where she was a delegate to the World's Misionary Conference, and wrote for the Edinburgh Herald a report of the conference from an American woman's viewpoint. Mrs. Clark and her daughter then toured the Continent.

TORONTO SATURDAY NIGHT

Old Friends and New

Her Musical Taste.
[Prof. Louis Wilson says that each color harmonizes with a corresponding note in music.]

I cannot wear the old songs
I wore a year ago—
My last year's hat was in B flat
And sounds like "Old Black Joe."
My husband says to change it
And pitch it now in F;
I tell him that a last year's hat
Appeals but to the deaf.

I cannot wear the old tunes,
Although they're not worn out;
My dinner gown would make you frown
Without the slightest doubt.
It's too accelerando,
The higher notes are slurred—
The scherzo skirt I used to flirt
No longer can be heard.

I date on modern music;
To me it is sublime—
In last year's waist there can be traced
"The Good Old Summer Time."
And so I will not wear it,
Though it's as good as new;
I know you'd mock a rag-time frock
If one dawned on your view.

My new hat's a cadenza
Of wondrous tones and trills—
My husband swears in minor airs
When he looks at the bills.
There is a charm in music
To soothe the savage beast;
But men have hearts which music's darts
Find armor-plate at best.

Still, I've made out my programme
From overture to end.
For sleeve duets I've made some debts;
But all the chords must blend.
I cannot wear the old songs
I wore a year gone by—
They're now as old as "Threads of Gold"
Or "Comin' Through the Rye."

—Chicago Post.

A Certain Day.

The day that you were born, I know
The roses straight began to blow,
Or would have done so had they wist
The thing their fragrances had kist.
A bluebird's wing had flashed you by
Between the sunshine and the sky,
Leaves had been rustling, brooks been flowing,
Singing winds been softly blowing;
The hum of bees, each pleasant sound
Of summer mornings' happy round,
The bubbling tune, the wave's long roll,
Had spilled their music in your soul,
The wells of Castily had flowed,
All Arcady had taken road,
The intimate and ancient spell
That weaves the weird of beauty well,
The whole of loveliness at play,
Had to your being gone that day.

But what the day, or what the weather,
When you and Fate went on together,
On that sweet time I think, the while,
Fell the full glow of Heaven's own smile,
And on your brow the stainless light
Cast from some unascended height,
And gave you, as by holy rood,
The innocence of simple good,
The broad beneficence that fills
Your spirit with its tender thrills
Of gladness, and of heavenly fire,
Infinite pity, and desire
Of all men's blessing, so to be
The perfect thing you seem to me!

—Harriet Prescott Spofford.

The Flight of Youth.

THERE are gains for all our losses,
There are balms for all our pain;
But when youth, the dream, departs,
It takes something from our hearts,
And it never comes again.

We are stronger, and are better,
Under manhood's sterner reign;
Still we feel that something sweet
Followed youth with flying feet,
And will never come again.

Something beautiful is vanished,
And we sigh for it in vain;
We behold it everywhere,
On the earth, and in the air,
But it never comes again.

—Richard Henry Stoddard.

Sleep.

WHEN to soft sleep we give ourselves away,
And in a dream as in a fairy bark
Drift on and on through the enchanted dark
To purple daybreak—little thought we paw
To that sweet bitter world we know by day.
We are clean quit of it, as is a lark
So high in heaven no human eye can mark
The thin swift pinion cleaving through the grey.
Till we awake ill fate can do no ill,
The resting heart shall not take up again
The heavy load that yet must make it bleed;
For this brief space the loud world's voice is still,
No faintest echo of it brings us pain.
How will it be when we shall sleep indeed?

—Thomas Bailey Aldrich.



St. Lawrence Sugar
"Crystal Diamonds"
The New Sugar For The Table

St. Lawrence "Crystal Diamonds" are the perfection of sugar refining and a distinct addition to the tea table. These sparkling Crystal tablets of the purest sugar are dainty and tempting in appearance—the proper accompaniment of delicate china, rich cut glass and exquisite linens. The best dealers keep "Crystal Diamonds" in attractive 5 lb. cartons. They are sold also by the pound.

Crystal Diamond Dominos
are larger tablets, specially for coffee. In 5 lbs. cartons only.
The St. Lawrence Sugar Refining Co. Limited, - Montreal.

Good Company

You will be in good company if your name is on Webb's bread books. Cabinet ministers and judges are there, with prominent business and professional men by the hundred. For more than a generation, Webb's have been the caterers for the governor's-general, the lieutenant-governors, and the most fashionable society of the province. The high reputation of Webb's products has attracted the best class of customers.

Webb's Bread

is made in 1½ lb. loaves—the full standard weights under the new law. It is made of the finest flour and the best of shortening and sweetening by bakers who understand their business. Price 6c. per loaf, or 17 tickets for \$1.00. Why not have the best?

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WORLD RENOWNED FOR QUALITY & VALUE

Established in 1870 at Belfast, the centre of the Irish linen trade, we have developed our business on the lines of supplying genuine Linen goods direct to the public at the lowest net prices. For manufacturing purposes we have a large fully-equipped power-loom factory at Banbridge, Co. Down, hand looms in many cottages for the finest work, and extensive making-up factories at Belfast.

SOME OF OUR LEADING SPECIALITIES:**Household Linen.**

Ladies' All Linen Hemstitched Handkerchiefs, 4x6 in., hemmed with white thread border, \$1.08 doz. Gent's Linen Hemstitched Handkerchiefs, 4x6 in., hem, \$1.66 doz.

Embroidered Linen.

Afternoon Tea-towels, from 90c ea. Sideboard Cloth, from 90c ea. Cabin Cloth, from 90c ea. Bedspreads for double beds, from \$3.30 ea. Linen Robes, unmade, from \$3.10 each.

Dress Linen.

White Dress Linen, 44 in. wide, soft finish, \$1.40 yard. Coloured Linen, 44 in. wide, 50 shades, 48 yard. Heavy Canvas Linen, in colours, 48 in. wide, 42 yard.

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They stand alone in their smoothness, richness and unique flavor. Insist on having COWAN'S. Name and design patented and registered.

THE COWAN CO. LIMITED, TORONTO.



TORONTO SOCIETY

THE Earl of Albemarle, accompanied by Lady Albemarle and their daughter Lady Elizabeth Keppel, arrived in town the first of the week. They are en route to visit Western Canada, and although this is their first visit here, his lordship, on the maternal side, is somewhat closely connected with the early affairs of the province. Lord Albemarle's father, while Lord Bury, was on the staff of Lord Elgin, and later, when Superintendent-General of Indian Affairs in Canada, met and married the daughter of Sir Allan McNab, Premier of Canada from 1854 to 1856. Sir Allan at that time lived in "Dundurn" near Hamilton. Lord Albemarle has been rather prominently identified with military matters in England, and he commanded the city of London Imperial Volunteers in the South African war. He is also greatly interested in the work of Boy Scouts, and is organizing the boys of Norfolk, his home county, under the direction of the hero of Mafeking. Two of his sons are in the army—the Scots Guards and the Coldstreams. Lord Bury, of the Scots Guards, who was for nearly aide-de-camp to Earl Grey at Ottawa, is his son. Lord Bury, on his first visit to Toronto with the Vice Regal party, was entertained at one of our old homes, and drank from a quaint old glass that his grandfather had used when entertained at the same house so many years ago. Lady Albemarle is rather well known through her interest in and efforts towards promoting women's domestic organizations.

ed the Osler Playground on Wednesday afternoon at five o'clock. The grounds are large and splendidly equipped with every apparatus for play and exercise. Through the generosity of Mr. Osler the lives of many little ones will be brightened and made happy.

Mrs. Thompson has sent out invitations for the marriage of her daughter, Lena May, to Mr. Cyril Douglas Hughes MacAlpine, of Winnipeg, son of Dr. MacAlpine, of Lindsay. The marriage will take place on the fourteenth of September in Chalmers Church.

Mr. and Mrs. W. J. McMurtry, of Huron street, announces the engagement of their daughter, Grace Muriel, to Mr. T. Edward A. Hall, the marriage to take place early in September.

Mr. and Mrs. Lushman have sent out invitations for the marriage of their daughter, Gladys Emily, to Mr. Wallace Ronald Campbell, of Windsor, in the Rosedale Presbyterian Church on Wednesday, September the seventh, at half-past two o'clock, and afterwards at 82 South Drive.

Mr. Harry Smith, Utley, has sent out invitations for the marriage of his daughter, Edith Constance, to Mr. Lionel Cumberland Ridout on the evening of Thursday, September the first, at thirty-five-forty-five Second street, San Diego, California.

The engagement is announced of Miss Alice Gentles, Kincardine, to Mr. William H. Price, Toronto. Owing to recent bereavement in the family, the marriage will take place very quietly on Wednesday, August thirty-first.

Dr. Herbert Bruce has returned after spending the summer abroad.

On Monday evening the dance of the season for married people was given by the ladies of the Island at the Island Aquatic Association. Among those present were Mr. and Mrs. W. A. Warren, Mr. and Mrs. Charles Lugsdin, Mr. and Mrs. Ernest Wright, Mr. and Mrs. Arthur Ardagh, Mr. and Mrs. Alexander MacPherson, Mr. and Mrs. L. J. Walker, Mr. and Mrs. W. Strowdgor, Mr. and Mrs. Kelly, Mr. and Mrs. Hill, Mr. and Mrs. Dyas, Mr. and Mrs. L. J. Malone, Mr. and Mrs. Irving Ardagh, Mr. and Mrs. Mont. Lownes, Mr. and Mrs. A. T. Reid, and Mr. and Mrs. Chadwick.

Mr. and Mrs. William Farrow, 500 Church street, announce the engagement of their daughter, Florence L., to Mr. Robert C. Porter, of Hamilton. The marriage will take place quietly, Wednesday, August thirty-first.

The British bowlers, who arrived in town on Wednesday morning, were met at the station by representatives of the leading clubs and tendered a warm greeting. A civic luncheon in their honor was followed by a motor trip around town. On Thursday morning their first local match was with the Alexandras and Granites, and in the afternoon they were the guests of President McCaffery at the ball game on the Island. Yesterday they played on the Royal Canadian Yacht Club greens, and to-day they meet the Victorias and St. Matthews.

A marriage has been arranged and will take place very quietly at Bowland on the 15th of September between John Cunningham McLennan, professor of physics at the University of Toronto, Canada, and Elsie Monroe, eldest daughter of William Ramsay, of Bowland, Midlothian. —(From Edinburgh Scotsman.)

On Thursday evening the R.C.Y.C. had the band of the Royal Grenadiers, and the clubhouse, with grounds illuminated, for a band concert. From 7 to 10 o'clock the members with their friends enjoyed the affair from the balconies and various sitting-out places, while the young people, in pretty frocks or "summer togs," filled the grounds with gay chatter and revelled in it all as part of the jolly summer time so nearly over.

Miss Hampton, of Detroit, is the guest of Mrs. J. A. Harvey at Harcourt Lodge, Swansea.

Mr. James Millar and Miss Helen Millar, of Guelph, are guests of Mrs. C. W. Kyle, Well's Hill, Bathurst street.

The Toronto Playgrounds Association formally open-

For every packet weighing as much as one ounce avoirdupois the rate was equal to that of four single letters to the ounce, and the same rate applied to a greater weight.

Thus it is seen that the daily letter of the lover and the simultaneous issue of a million circulars by one business firm were alike impossible in those days unless the sender were to be a Cræsus.

The Grand Duchess Elizabeth, sister of the Empress of Russia, recently took the veil, and will devote herself to the hospital of the Woman's Refuge. The ceremony of taking the veil was impressively simple, no distinction being made between the Grand Duchess and eighteen other women, peasants and nobles, who took the vows as Sisters of Mercy at the same time. Since the assassination of her husband, Grand Duke Sergius, who was killed by a bomb in February, 1905, the Grand Duchess has been devoting her life to charitable affairs.

"What's that?" inquired Mr. Chiggins, excitedly. "Stage robbers," replied the chauffeur. "That shot is a signal to stop." "What relief! I thought we had another blowout." —Washington Star.

English Furniture

We are showing at present a charming collection of

- Desks
- Centre Tables
- Occasional Chairs
- Cabinets, Etc.

specially made for us in England. The workmanship is exquisite and the prices surprisingly reasonable. They are well worth inspection.

ELLIOTT & SON
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Near Russell Square
London, W.C., England.

SITUATED in heart of city. Convenient to British Museum and Theatres. Quiet and refined. First-class accommodation. Terms moderate. Modern improvements. Steam heating. :: :: ::
Mrs. BLUE, Prop.

Women Sailors.

DURING the storm and shipwreck it has not always been the women that have wavered. The sailor will tell you that when it comes to facing danger at sea the members of the gentler sex are just as good hands at keeping cool as men in the forecastle. Capt. Krugh of the British turret steamship Claverley, which tramps among the ports of the world, is accompanied by his wife and two little daughters. In order that their education may not be neglected and that they may have some profitable means of employing their time while at sea, Mrs. Krugh has arranged school hours for her girls aboard ship. From 9:30 o'clock until noon, with the usual recess at 11 o'clock the children are busy with their studies, and then again in the afternoon from 2 to 4 o'clock they are employed. In this way the children gain much practical knowledge of geography in addition to their regular school studies. Capt. Murphy, one of the best known of the old-time shipmasters, who is taking the familiar ship, Shenandoah around to the East coast, where she is to be converted into a coal hulk, is accompanied by his wife. Mrs. Murphy has sailed with her husband for many years and could, no doubt, qualify for master's papers. The wife of Capt. Lewis, port captain of Hind, Ralph & Co., is another woman who is a good sailor.—San Francisco Chronicle.

Old Postal Rates.

TO us who enjoy unequalled postal facilities and cheap rates, information as to those of long ago will come somewhat as a surprise. On February 20, 1792, the first act was passed, fixing rates of postage on domestic letters, which were:

For every letter to be carried not more than thirty miles by land, six cents. For every letter to be carried not less than thirty miles and not exceeding sixty miles, eight cents. Between sixty and one hundred miles the rate was ten cents; between one hundred and one hundred and fifty miles, twelve and one-half cents; between one hundred and fifty and two hundred miles, fifteen cents; between two hundred and two hundred and fifty miles, seventeen cents; from two hundred and fifty to three hundred and fifty miles, twenty cents; from three hundred and fifty to four hundred and fifty miles, twenty-two cents; over four hundred and fifty miles, twenty-five cents. For every double letter, double these rates were charged; for every triple letter, triple these rates.

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Millinery Favorable for Fall on View



We are ready with handsome millinery novelties from Paris, London and New York.

Distinctive effects that eclipse all our former offerings in their advance style and cleverness.

All the new, large scoop hats, also Pasha and Hindoo Turbans, which promise to be greatly favored this fall. Touches of Persian and Metallic effects add to the already wide variety in trimmings. A wide range of "between seasons" hats, Cloche-shaped of pressed satin or satin draped Turbans, are here in many fanciful arrangements.

Advance Opening, Monday, Aug. 29

A cordial invitation is extended to city patrons and those visiting the Exhibition to call and inspect our new millinery section, which has been moved to the second floor. The entire ground floor is now occupied by the Cloak and Suit sections, where many of the smart new Autumn modes will place be on view.

Redfearn's Limited
THE DAYLIGHT STORE 282 YONGE STREET Tel. M. 4492

Exhibition Visitors

will find Cook's Turkish and Russian Baths an ideal place to stay while in Toronto. These Baths are open day and night, with excellent sleeping apartments and rooms. A dainty bill-of-fare served at all hours. Write for particulars, get your reservation, you can then visit the Exhibition in comfort and enjoy yourself.

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which connect with the

CANADIAN NORTHERN ONTARIO RAILWAY

at Bala Park and Lake Joseph Lakeside Stations,

making fast time to all parts of the Lakes.

THE LAKE SHORE EXPRESS

FROM TORONTO 10:00 A.M.

IN APPOINTMENT, A TRAIN IN A CLASS BY ITSELF.

For all information, time tables, illustrated literature, and colored maps free, apply Ticket Office, corner King and Yonge streets. Phone Main 5179.

AUTUMN 1910

Man-Tailored Suits

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The new cloths are through the Customs, and you now secure the best choice of the season.

Time reserved for your fittings later on.

G. L. MacKay

LADIES' TAILOR

101 Yonge St.

M. 5266



A POLITICAL WEDDING.

Mr. Herbert Asquith and the Hon. Cynthia Charteris, who were married recently. The bridegroom is the younger son of the Prime Minister, and the bride is the eldest daughter of Lord Elcho.

A New Brunswick Portia

By MARVIN LESLIE

SEVERAL months ago a leading American magazine published the portrait of a feminine member of the Ontario bar together with the statement that she was the only lady lawyer in the Dominion of Canada.

The Ontario Portia, judging from her photograph, is certainly winsome enough to melt the average jury; but Miss Mabelle Penney French, B.C.L., of St. John, N.B., is equally convincing, and has been a member of the legal profession of New Brunswick since 1906.

Miss French began her legal studies in 1902 by passing the required examination, and was duly admitted as a student-at-law by the Barristers' Society of New Brunswick.

She then attended King's College Law School at S. John, N.B., graduating at the head of her class, and in June, 1905, at the annual Convocation of King's College at Windsor, N.S., she received the degree of Bachelor of Civil Law in due course.

After receiving their parchments the other law students were vigorously tossed by the resident students according to a time honored custom; but in Miss French's case they compromised by singing "For She's a Jolly Good Fellow."

So far everything had been smooth sailing, but the rules of the Barristers' Society of New Brunswick required that students having completed the required conditions must be recommended for admission as attorneys by the society, and there was considerable curiosity as to how they would deal with her petition for admission which was made in the regular way.

As the New Brunswick Statutes provided that the society could make rules regarding the admission of "persons" to the study of the law, etc., and as the Interpretation Act of the province declared that the word "person" includes "any party or person," and that "every word importing the masculine gender may extend to females as well," it was contended that there could be no question as to her right to be admitted.

The society, however, could not agree, being about equally divided on the point whether the word "person" as used in the Act respecting attorneys included females as well as males, and finally decided to submit the matter to the Supreme Court of the Province.

The question was argued before the full Court in November, 1903, and is fully reported in Volume 37 of the Supreme Court Reports of New Brunswick on page 359 as "In re Mabelle P. French." A. B. Connell, K.C., the president of the society, submitted the resolution on behalf of the society, and Mr. S. B. Bustin and C. N. Skinner, K.C., argued in favor of her admission.

The point being an entirely novel one, the argument and discussion brought out some interesting, and at times, amusing views. Chief Justice Tuck pointed out that if the young lady were admitted as an attorney she would in another year be entitled to be called to the bar, and in a few years would be eligible to be appointed to the bench,

probably taking his own place. Mr. Skinner, in reply, stated that that hardly followed, as the office of a judge is clearly a public one, while that of an attorney was not. "But," he added, "if that be the inevitable consequence worse things might happen."

The Court gave their decision a few weeks later and held unanimously that she could not be admitted. The case which will repay a careful reading contains an interesting discussion of the rights of females generally, with an exhaustive review of the English and American authorities, especially in the learned and careful judgment of Barker, the present Chief Justice.

The decision, briefly stated, was that she could not be admitted because she was not a "person" within the meaning of the Act. Chief Justice Tuck stated the old-fashioned view as follows:

"If I dare to express my own views, I would say that I have no sympathy with the opinion that women should in all branches of life come in competition of men. Better let them attend to their own legitimate business."

Judge Barker in his able judgment pointed out that at common law a female was not entitled to practice law or to exercise the franchise, and that being the case, and no female ever having been admitted to practice in the province, the legislators could not be presumed to have used the word "person" in its extended meaning. "It is very evident," he said, "that neither this Court in any of the rules which it has made or sanctioned, nor the Barristers' Society in the rules which it has made, nor the Legislature in enacting chapter 69, had any thought or intention of making the radical change now suggested, and that by every rule of construction applicable to such a case this Court is bound to hold that no such change has been made. I think this application must be refused."

This decision, naturally, appeared incomprehensible to the lay mind, and was the subject of many newspaper jokes on the status of women in general; and one ardent suffragette won a prize by attending a masquerade ball labelled "not a person."

The case was also quoted in the St. John Police Court in a way evidently not intended by the learned members of the Supreme Court. A lady resident of that city of somewhat convivial habits having been brought before the Police Magistrate under a city by-law providing for a fine in the case of any "person" guilty of drunkenness upon the public streets, pleaded that she was not a "person" and therefore not within the meaning of the by-law, and cited the decision of the Supreme Court of N.B. to establish her proposition; and the magistrate allowed her to go, after a warning, however, that the same argument would not be accepted in case of a future offence.

Trouble Ahead.

When gentle woman goes to vote—

They say the time is coming—
As certain as that cork will float,

Or as a bill for plumbing,
She'll always vote her ticket straight

And never, never scratch it,
For that would spoil it sure as fate—

She'd feel she'd have to patch it.

Her gloves will have to match her hat—

Her gown be tailor-fitted,
And of the latest mode at that,

'Twill have to be admitted

That when fair woman goes to choose

And cast the ballot cunning,

From picture hat to dainty shoes

That voter will be stunning.

But should the tailor fail to send

The new gown as directed,

The charming dame will never lend

Her aid to the elected,

What use is woman suffrage, pray,

With which the age is humming,

If towns upon election day

Are old or unbecoming?

—Chicago News.

The Woman's Suffrage Association of Hungary has been called on by Prof. Lendi, a Parliamentary candidate for the Second district of Budapest, to revise his campaign addresses and also to furnish flags with which to decorate the hall in which he is to speak. A woman suffrage league has been formed in Hungary with only men as members. This league began with a membership of more than two hundred, including three members of Parliament, several university professors, judges, doctors, lawyers and engineers.



A FAMOUS WOMAN AVIATOR.

Mme. Franck, in a Farman biplane, just ready to start on one of her attempts to cross the English Channel. She has already made a successful trial flight of twenty miles at Chalons.

The popular feeling throughout the province was strongly in favor of her admission, and at the next session of the N.B. Legislature in 1906 an Act was passed providing that "Notwithstanding any law, regulation, by-law or custom to the contrary, women shall be admitted to the study of law, and shall be called and admitted as barristers and attorneys, upon the same terms and subject to the like conditions and regulations as men."

In introducing the Act, Attorney General Pugsley said:

"I hope it will pass unanimously, for I feel women possess the natural right to admission to one of the noblest callings in the land, and I know of no reason why, if a lady wishes to study law, she should not do so. Others may hold that woman's sphere is the domestic circle. That might carry force were all provided with happy comfortable homes, but when we find them driven out by stress of circumstances to earn their livelihood in the busy walks of life, and find them doing so with honor and credit to themselves why should a man stand up and say they shall not engage in the practice of the law. They have entered our universities and fought their way to the front rank against the competition of our brightest sons, and in the Courts they have triumphed in legal combat over stalwarts of the profession. I have in my mind the case of a young lady who, starting from a humble home, sought employment in a lawyer's office, while there studied law, and to-day is one of the most successful patent lawyers in a large American city with an income of ten thousand dollars a year."

This Act passed without opposition, and at the next term of the Court Miss French was sworn in an attorney in the usual way. She is now a member of the firm of Dustin & French, one of the leading firms of St. John, where she has a brilliant future before her, and, as may be expected, her services are in especial demand by the members of her own sex.

An Artful Wife.

THE truth of the following story I cannot guarantee; I simply because it sounds too good to be true, writes "A Nobody" in M.A.P. A certain young woman had discovered in her husband a tendency to be "Servants' Hall-y." There was no real harm in him; but he was apt to press the hands and salute the lips of girls who would suffer him so to do. Once he was taking his wife to South Wales, and a forward "young person" travelled with them in the same compartment. Now those who know the G.W.R. know that in certain trains there is no light in the carriages when the Severn tunnel is negotiated. From looks and words that had already passed, the wife was sure that the husband would move up to the girl and attempt some mild endearments under cover of the darkness. Luckily, she had observed that the forward girl had a sense of humor—all three had conversed freely—and so, immediately the train entered the tunnel, she whispered: "Please change places."

The forward girl "jumped to it," and did so; and, sure enough, the man became pleasantly enterprising. The Severn tunnel is a long one, and takes six minutes to traverse. About half-way through, the wife had smartly possessed herself of her husband's signet ring; and, ere the train left the tunnel she and the forward girl had once again changed places.

The man was furious at the loss of his ring—his wife, by the way, knew that it was too big for his little finger but, of course, he could say nothing.

Newport was their destination, and he got no further chance of talking alone to the forward girl.

A week or so passed by, and his wife's birthday approached. "I know, dear, what you are going to give me," she said sweetly. "I've always wanted that ring, as you know, and I guess that you are going to give it me as a birthday present, for you haven't been wearing it lately."

The coward promptly lied, and said that that was so. He had ten days' grace, and he would get that ring back. So he advertised for it in the agony column, and he read next day the answer.

"If ten pounds were handed to a certain person at a certain place on a certain day, the ring would be returned. Not otherwise." (It was clever of the wife to know that he would resort to the agony column).

There was nothing for it but to comply. A mysterious person received the ten pounds on behalf of the forward girl, and duly returned the ring; which he presented to his wife on her birthday with a speech.

"It was most satisfactory all round," said the happy wife. "I got a ring and ten pounds; and I cured him of two bad habits—namely, wearing jewelry and cuddling strangers."

GOING SOME!

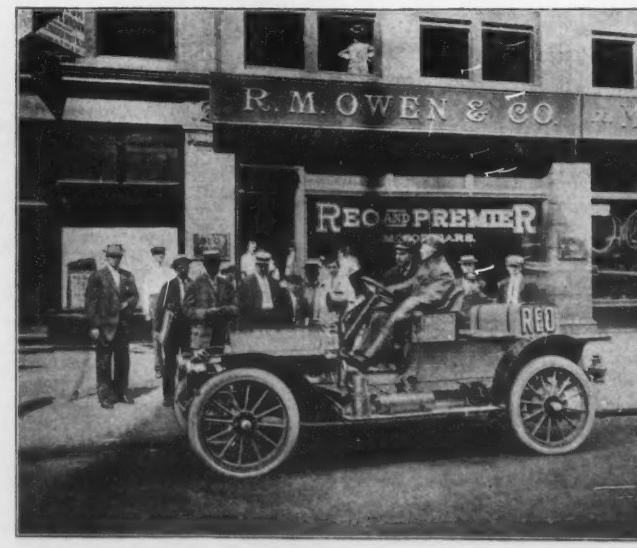
When a man travels across this broad continent, the entire distance of 3,550 long miles, in 10 days, 15 hours 13 minutes, it may be truly said—he's going some.

That's what L. L. Whitman and E. R. Hammond have just accomplished, and not in a luxurious transcontinental flyer—but a powerful 4-cylinder 30 H.P. Reo.

Perhaps you remember that in

race. The illustration shows it being "checked out" at New York, by Starter Wagner.

Leaving New York at midnight,



1911 Transcontinental Reo, being "checked out" at New York by Starter Wagner.

1906, this distance was covered in 15 days 2 hours 12 minutes, and everyone marvelled. Let 'em marvel again—the sturdy little Reo did the trick in 10 days 15 hours 13 minutes, and stole a march on them all.

Here's a picture of the car as she appeared on her transcontinental test of durability and efficiency.

IF YOU HAVEN'T A FRIEND BUY A KODAK

Don't go on your vacation without a Kodak.

The No. 3
Folding
Pocket
at \$17.50

is very suitable.
We carry all other styles.

All instruction free.

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for Kodaks

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Send us your Films to develop and print

Good Workmanship

is a factor in the decorating problem as important as the

WALL PAPER.

We are equipped to serve you promptly, efficiently and reasonably.

Besides the fact that our stock of imported papers are superior in design and in coloring, this matter of workmanship is worthy of your consideration.

The W. J. Bolus Co., Limited
245 YONGE ST., TORONTO

Vacation Time

Exhibition—friends in town. Of course you'll want to treat them to the best the town affords. Let us suggest a visit to the theater and then afterwards a nice little lunch or dinner, as might tickle the most critical palate, such as only our chef knows how to serve.

St. Charles Grill
60-70 Yonge Street.

Michie & Co. Ltd.

WE OUTFIT CAMPING PARTIES
We furnish the Provisions, Tents, Utensils, Blankets, Maps, and General Camp Outfit. We also assist in selecting a route and arranging the details of a trip.

A Little Campers' Manual on "How to Camp Out and What to Do," 10c. Charts of Canoe Trips, from 50c each.

Michie & Co., Ltd.
7 King Street, West

Madam, Does the Bread you are now getting suit you?

Does it come up to your quality standard in nourishing and healthful elements?

We feel sure that if you once try Tomlin's Bread, you will have no difficulty in choosing the bread for your future use.

Every loaf goes under examination before leaving the bakeshop. Our bakeshop, ovens and wagons are scrupulously clean being inspected every morning.

Phone to-day for driver to call.

H. C. TOMLIN
Manufacturer
Phone Coll. 3561 420 Bathurst St., Toronto

Miss Caroline Hazard, for the last eleven years president of Wellesley College, one of the best known women educators in the country, has resigned, and her resignation has been accepted by the board of trustees of the college with regret. The resignation is due to poor health. Miss Hazard's administration had been the longest in the history of the college, and under it the growth of the number of students has been noteworthy. Miss Hazard was born in Peacedale, Rhode Island, in 1856.



New Autumn Hats are Here

The illustration is of a toque made in our own workrooms from advices, samples and sketches received from Paris.

Many new hats are finding their way into Pullan's Millinery Parlors each day.

Small hats, toques, turbans, Turkish and Moorish turbans, mushrooms and other small toques of the Tommy Atkins variety. Prices range from \$5 to \$15.

M. PULLAN & SONS
209 Yonge St.

SHOWING SIGNS OF WEAR

That summer suit of yours should by this time be showing signs of wear. It won't be worn out but will perhaps be looking a little dirty and slightly out of shape after the past few months' wear.

Why not send it to these works to be freshened up? We have a lot of warm weather before us yet, and you might just as well look as spend-and-spend as you did when the suit was new. The cost is small and the results will surprise you. Just send to our nearest branch.

Branches Everywhere.
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CLEANERS AND DYES**

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King St. W., 471 and
1324 Queen St. W.,
277 Queen St. E.



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24-26 St. Peter St., - MONTREAL
Sole Representative in Canada.

The ladies who have a taste for pure white, fresh and clean linen will find it very convenient to send us their work to do. We make a specialty of white blouses and all other summer outing suits.

Send us a trial parcel and we feel confident that you will send us another.

The Yorkville Laundry
Phone Main 1880. 47 Elm St.

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BLE TRACK ROUTE.

Is via Grand Trunk Railway System. First-class equipment and excellent train service as follows: To Niagara Falls, Buffalo and New York, 9 a.m., 4:30 p.m., and 6:10 p.m.; to Montreal, 7:15 a.m., 9 a.m., 8:30 p.m., and 10:15 p.m.; to Detroit and Chicago, 8 a.m., 4:40 p.m., and 11 p.m. Above trains all run daily. Secure tickets and make reservations at City Ticket Office, northwest corner King and Yonge streets. Phone Main 4209.



DRESS

The Japanese Waist.

IT is surprising how the vogue of the Japanese or kimono waist has hung on since it first appeared several seasons ago. Its strenuous use in its first seasons was enough to kill it forever, one would have thought. But, with this summer's finery, back it came as fresh as when it was first adapted to the Western woman and far more shapely.

The Japanese waist of this year is cut by the dressmaker, who has learned to handle it for any figure, young or old.

A lovely gown seen on an elderly woman of queenly figure was of grey satin, with a pointed tunic of Persian-patterned chiffon in shades of grey. The waist, which was of the chiffon, had a round neck finished with silk braiding done in a delicate tracery, and above this there was a flat yoke of handsome white lace. The tunic, which was pointed at the front and back, had a wide band of the satin all around it.

Another dress, mainly of gauze, was of blue satin veiled with pink chiffon and again with pink chiffon printed with a trailing pattern of orchids, and the result was a perfect orchid shade. The bottom of the skirt had a wide band of orchid-colored satin, and the tunic, which was straight around, was shirred into a narrower band of the same satin, the two bands being about four inches apart. The round neck had a band of the orchid satin with a piped band of the printed chiffon. The girdle was of the satin, and was very narrow, fastened with a small, handsomely jewelled buckle.

Another transparent gown was of black chiffon over very deep vivid blue. The skirt had a deep band of the blue satin at the bottom and the long, straight tunic was banded with the same satin. At one side the front at the bottom of the tunic there was an odd square ornament of heavily braided satin done in blue and black. The side of the tunic had simulated closing outlined with blue soutache and occasional little ornaments. The kimono waist, crossing over the front, was outlined with the soutache and little braid ornaments. An ornament of the elaborate braiding like the one on the skirt trimmed the shoulders and the cuffs. The yoke, with V front, was of white shirred net finished around the neck with a little frill. The big black hat had a blue satin bow.

A white chiffon cloth gown had a novel trimming of eyelet embroidery done in a very fine pattern with blue. A band of the embroidery ran from the bottom of the skirt to the belt, and across the front of the skirt there was a slanting piece of the same needlework. The bottom of the blouse had a band of the embroidery and it trimmed the sleeves. The round neck had a deep frill of the chiffon and the short sleeves an up-turned frill of the same kind. The belt was blue satin. Straps of the tucked chiffon crossed the shoulders from the back to the front and these were piped on the outside with blue satin. A mushroom hat with crown entirely covered with a big puff of blue and white dotted foulard and trimmed at the front with a single rose was worn with the gown.

Modes for Coats and Skirts.

LENGTH of the skirt and the position of the waistline are perplexing. However, there is no indication that we shall be called upon to drag around even a few superfluous inches of material with our street clothes. On the contrary, the tendency is toward the more general use of the short skirt, with trailing robes reserved for the most formal occasions. Trotteur skirts have crept back to ankle instead of instep length, and the change is a most acceptable one in connection with the scanty models.



Charming toilette of white and lavender linen with a skirt of embroidered batiste.

The majority of the fall coats have the deep rolling collar. Many fasten well at one side if not directly in line with the underarm seam. This brings the shawl collar into constant requisition, but it is frequently varied by a second collar, which sets out over the shoulders. As to the coat length, it depends largely upon the design. As the cutaway in one or another of its forms is one of the most favored designs, the shorter lengths are bound to prevail, "shorter" being taken to mean any length above three-quarters.

The dark coat with light colored skirts is one of the most promising features for fall. Coats of black satin are being worn now whenever the weather permits of a wrap of any sort, with lingerie frocks. A stunning combination is one of these coats of black satin lined with



A PAISLEY BLOUSE.

This smart little blouse is carried up in Paisley silk combined with velvet, lace and buttons.

white, cut after the jaunty model just described, worn over a dress of black and white Egyptian tissue or a chiffon cotton voile.

In a group of smartly gowned women there were two of these contrasting coat suits; one in black with a dress of black and white striped silk in which the skirt was trimmed with four semi-circular bands that modified somewhat the otherwise scant appearance, and the other in an old blue coat of lustrous satin, worn with a very short-skirted frock of blue and white mull. In the fall, the filmy dresses will be exchanged for foulards, and then the coat will serve admirably throughout the season, or, until it is time to resurrect the fur coat.

Furs in Newest Trimmings.

FURS will figure more than ever, for the best of the trimming effects. In Paris, the chiffons and grenadines, and even muslins, and sheer organdies have been trimmed with fur. True, only the narrowest possible bandings are used in this fashion, but it points the way to fur trimming as a fall feature, and indicates that the wearing of furs generally will begin much earlier than before. Most of the fur establishments are anticipating this.

As regards the position of the waistline, the autumn will see it raised, but just how the line will finally be adjusted can only be conjectured. It already is being worn from one to two inches higher than normal, but as the skirts are fashioned at the top, this has not been sufficient to alter the outline of the figure. One sees as many belted models as those with belts or girdles, but the waistline is usually defined in some way, with Shirrings, plaited or stitched bands, or, perhaps, merely with a piping or corded. In any case, the skirt and blouse are attached to each other.

It is surprising, reviewing the popularity of the one-piece costume, how well the lingerie waist holds its own. With linen or rep skirt, they are wonderfully attractive for morning wear.

After all, it is to the accessories of the costume that the dash and picturesqueness of present fashions are due—the headgear which has everything of novelty in its favor, and, if too odd at times, is precisely suited to the frocks with which it is worn; the sunshades with their brilliant hues or their delicate linings; and the footwear—the short skirts have made it imperative that one shall be at all times properly shod. There is not the ghost of a chance for carelessness in the matter, and the shops, recognizing this, have done their utmost to meet the demand. The result is a delightful assortment of models in which the low-cut pump leads for street wear and the very low toe slipper of suede or satin, rosette or buckle decorated, and of the gown color, for indoor wear.

THE quality of satin in vogue this year is all that is beautiful. It is soft rather than shiny, and luxurious rather than hard to the touch. It is, too, a trifle more heavy than the paper-like quality that was fashionable some years ago. This satin is known in Paris as "satin cloth," and that is, perhaps, a better description of it than satin. The newest use for black satin is in chic little stoles. These are about a yard and a half long. A width of the satin is sewn together, making the stole a good half yard wide. No trimming is put on, but at the ends are large black tassels.

Some of the most effective and becoming gowns seen in London are designed without an inch of trimming. Others have simply a border or hem of contrasting color, the neck cut low and left collarless, and the little straight kimono sleeves cut off at any length to suit the fancy of the wearer, the hems edged with a simple band of color.

A bright shade of royal blue is very popular in Paris just now.

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We Extend
A Cordial Invitation to
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to Visit
Our Establishment
Where
We Are Showing the
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From Fashion
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Parisian, English and
New York Ideas for
Fall Wear.

17 to 31 King Street East.

Every woman owes to herself the luxury and the comfort to be derived from GALT FLEECE.

No other wearing apparel gives to its wearer so delightful a sense of enjoyment and comfort as

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GARMENTS FOR WOMEN

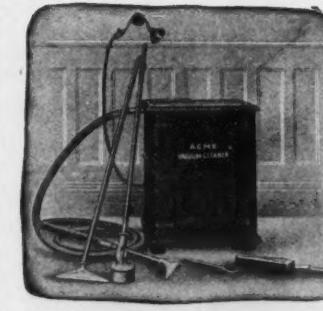
These garments are not unattractive, as many about-the-house gowns are—they are stylish as well as comfortable and should be worn by every dainty woman.

Let us send you a free sample, and booklet on Galtfleece. Write for it to-day.

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"Acme" Vacuum Cleaner



Operated from an ordinary 16 h.p. Electric Lamp Socket at a minimum cost for Electric Current.

Our Cleaner is not a toy, but is the only thoroughly practical Vacuum Cleaner on the market.

Our Cleaners are in use in all the principal Hotels of the Canadian Pacific Railway System, and also in the Leading Banks, Railway Offices, Churches, Apartment Houses and Principal Residences throughout the Dominion.

Write for particulars to Head Office.

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Agents wanted in every city and town where electricity is used.

My Valet
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After you come back

from your outing, send for us. We'll clean or dye your soiled dress, stained and wrinkled gloves, and forlorn-looking shoes. And quickly, too. Just phone Main 5900 and we'll have a driver at your door on the next delivery. You'll be surprised at the quality of our work unless you're a regular customer. All your things will go back to you with the freshness, softness, delicacy and beauty that they had when you first bought them. Modern, scientific methods and skilled specialists is your guarantee of satisfaction.

My Valet
FOUNTAIN THE CLEANER.

This is the address

30 Adelaide St. W.

Cultivating the Sparrow's Voice.

EXPERIMENTS have been made in England with a view to determine what are the conditions under which birds learn and cling to their traditional notes. For this purpose one experimenter employed very young birds of non-musical species, keeping them entirely with songsters in order to ascertain whether they would thus acquire the power of song.

In the month of July, several years ago, he placed four fledgling English sparrows in the nest of a pair of singing canaries. Three of them died, but the fourth sur-

ived. This one had already acquired a sparrow chirp, and, hearing henceforth only the notes of the canary, he went no farther with the chirp that was his birthright. Instead, he came gradually, when among the canaries, to give notes different from those of the sparrow. Even when he was silent, if the canaries were singing, he could be seen to move his throat just as if he were trying to form the sounds, much in the manner that a person often

in each; and in the last days of September, when three months old, he went up and down and up the scale all in one run.

During this time his voice had been changing. At first it was harsh, as is natural with English sparrows; but gradually, with the effort or with the subconscious influence of the sweeter sounds about him, it became softer and acquired something of the canary quality.

The sparrows first efforts were sung on a low scale, and he tried the top notes vainly; but as his voice became milder, he went higher more easily. He was about three months old when he tried his first trill. It was short, but



THE POLICE GAMES.
Finish of the 100 yards sprint, which was won by P. C. Adams.

vived. This one had already acquired a sparrow chirp, and, hearing henceforth only the notes of the canary, he went no farther with the chirp that was his birthright. Instead, he came gradually, when among the canaries, to give notes different from those of the sparrow. Even when he was silent, if the canaries were singing, he could be seen to move his throat just as if he were trying to form the sounds, much in the manner that a person often

musical, and he evidently thought pretty well of it, for he repeated it and continued steadily to practise it. A year later he had grown to be quite an adept in canary song and would trill and sing continually.

Then, to determine the effect of association upon him, the experimenter removed him for a time in his first year from the canaries and put him where he heard only sparrows chatter. Gradually he ceased to sing and began to



THE POLICE GAMES.
Start of the 1-mile bicycle race for men of over 15 years' service.

inaudibly follows a song that another is singing. At last these sounds began to be audible and increasingly so. He began to give notes in rapid succession three or four times up the scale, repeating the top note five or six times.

Then the sparrow becoming bolder with practice and pleased with the sound of his own voice, soon indulged three or four runs in succession with eight to twelve notes

return to his neglected sparrow tongue; but when he was again put with the canaries, he regained all he had lost in less than a month.

Nine-tenths of the women of Bosnia, who recently cast their votes for members of Parliament, wore veils. Qualification for Parliament suffrage in Bosnia is the ownership of a certain amount of land.



THE POLICE GAMES.
Some of the notables present on the lawn. In the foreground, with the soft felt hat, is Colonel Grasset. Others in the picture are Messrs. Rowland Harris, City Property Commissioner, George Summers, and Joseph E. Thompson.

Introducing the "Dorothy" A \$5.00 Net and Lace Waist for \$2.95

Thousands of Toronto women are lovers of the lace waist. Hundreds, probably have never felt able to pay Five Dollars for one. Dozens no doubt have said, "If they were only about Three Dollars I would buy two."

For about Three Hundred or so women this great store has solved this lace waist question in the production of the "Dorothy" at \$2.95 instead of \$5.00.

Come to our spacious Waist Dept., on the third floor, as quickly as possible, and there ask for

The "Dorothy"

How the "Dorothy" Came to SIMPSON'S At \$2.95 instead of \$5.00

It was the direct result of our determination to produce a Five Dollar lace waist and sell it at a price Two Dollars less than any other Toronto store.

We would have failed, but our buyer on his last European trip secured Three Hundred or so "Florentine" lace yokes at a price unusually low—yokes of exquisite design and of thoroughly dependable quality. On that same eventful trip was secured the fine Brussels Net, also at less.

Designed in our own workrooms by our experts—the same that have given Toronto women so many beautiful waists in the past—and thereby we saved the middleman's profit.

Thus was produced the "Dorothy" at \$2.95 instead of \$5.00.



The "Dorothy"

A Waist Opportunity Like This Seldom Occurs,

— in fact has never occurred in our many years of waist experience before. When we tell you that we have sold thousands of waists like the "Dorothy" at \$5.00 each, you will readily understand why we, (mere men) should have become so enthusiastic about a (mere waist).

But then we are willing to wager that the first three hundred women to secure one of the "Dorothy" will be—well, "enthusiastic" will not be strong enough to describe their pleasure and gratification. Can we expect you?

We append the following description of the "Dorothy" (written by the man who made it) which, with the above illustration will help you to form some idea of its sterling value, worthy style, etc., which make it a waist of real economy.

DESCRIPTION

The "Dorothy" is a waist of very fine Brussels lace of Paris ecru, front, back, and sleeves of vertical tucking, the deep yoke and collar extending round the back is of very beautiful "Florentine" lace with bold outstanding design; extending from the yoke is a wide insertion, harmonizing with it, cuffs are also trimmed with the same insertion, six hand crochet buttons complete the front, the waist is lined throughout with an excellent quality Jap silk. Sizes 32 to 42 inch.

A \$5.00 Waist for \$2.95

Mail Order Customers, will kindly order by No. G.W. 1.

The Robert **SIMPSON** Company Limited
TORONTO

EATON'S



For Monday, August 29th, We Announce Our Formal Millinery Opening

Ostrich plumes, rich, shimmering surfaced velvet, and brims that dip down and sweep up in all manner of picturesque curves---such represent the dominant features of the headgear from which the feminine contingent will make their choice for the coming autumn. On Monday, August 29th, our Formal Fall Opening will be held in the Millinery Department, when on that and succeeding days, the newest and best approved expressions of hat-making thought will be set forth.

The very heart of millinery circles in New York and Paris has been invaded in search of exclusive models, exclusive materials and exclusive ideas, with the result that smart and luxurious hats such as only taste and skill can produce have been installed in the show cases. The four hats illustrated are typical of the display. They may be described as follows:

(Upper Left)—Black velvet picture hat, the production of our own workrooms. A novel feature is the low-backed bonnet effect. The crown is completely submerged by white willow plumes and long curling osprey.

(Upper Right)—Model by Germaine, Paris. This is a clever specimen of the new mushroom design. It is developed in beaver in a rich amethyst shade, and trimmed with handsome wings of a corresponding hue, the latter are caught to the crown with a pair of steel and amethyst buckles of rare beauty.

(Lower Left)—Large black silk beaver hat, the flat brim faced with velvet, and surmounted by a magnificent paradise osprey. This also is one of our own productions.

(Lower Right)—Model in royal purple velvet, by Marie Louise, Paris. White uncured osprey serves as an artistic ornamentation.

**THE T. EATON CO.
LIMITED**